

Fact Sheet

Delivering another strong year for Guardian

Every day, we make the lives of our 27 million customers more secure through our insurance and wealth-management products and services.

From our founding in 1860, doing the right thing for our policyholders and customers has been the guiding force behind our success. With a Fortune 250 ranking, we are one of the largest mutual insurance companies in the country, focused on giving people the security they deserve for life.

Ownership Structure

As a mutual company, Guardian is owned by our participating life policyholders. They share in our financial success through annual dividends, which we have proudly paid every year since 1868.

Please visit guardianlife.com/2018 for stories that exemplify how we deliver every day for our colleagues, partners, clients and communities.

Financial Highlights and Ratings

Assets Under Management

\$73.9B

Life Insurance in Force

\$667B

Premiums

\$9.7B

Capital

\$8.5B

Benefits Paid to Policyholders

\$6.3B

Operating Income

\$1.6B

Policyholder Dividends Declared

\$980.6M

Moody's Investors Service

Aa2

Excellent
3rd Highest of 21 Ratings

A.M. Best Company

A++

Superior
Highest of 15 Ratings

Standard & Poor's

AA+

Very Strong
2nd Highest of 22 Ratings

Fitch

AA+

Very Strong
2nd Highest of 21 Ratings

COMDEX

98

Score out of 100

Corporate Social Responsibility

\$2M donated during our employee giving campaign, including our company matching gift

We awarded 47 volunteer grants, totaling **\$30,500**

We donated **\$128,850** for disaster relief



Colleagues volunteered **4,700+** times during the year

Guardian volunteers assembled **30,000** healthy meals for those in need

Colleagues logged **12,285** volunteer hours for 1,640 different organizations



Sustainable practices saved:

792K lbs of CO₂ emissions

2,734 cubic yards of landfill space

9,180 trees

15M gallons of water

1.2M KWH of electricity



2018 Awards and Accolades

We work hard to provide our customers with exceptional service; and our colleagues with a modern and flexible work environment. We're honored to have been noted once again for our efforts.

- 1 J. D. Power recognized us for "Outstanding Customer Service Experience" for the live phone channel at our Guardian Retirement and Individual Life Insurance Contact Centers.¹
- 2 DALBAR awarded us nine separate accolades for excellent service throughout our life insurance, retirement, disability and wealth-management services.²
- 3 We were designated a "Best Place to Work for LGBTQ Equality" by achieving a perfect score on the Human Rights Campaign Foundation's 2018 Corporate Equality Index.
- 4 *Training* magazine recognized us as a 2018 Top 125 Training Organization. This award underscores our focus on providing our colleagues with skills for future roles and connecting with our customers.



The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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Financial information concerning Guardian as of December 31, 2018, on a statutory basis: Admitted Assets = \$58.5 Billion; Liabilities = \$51.3 Billion (including \$44.3 Billion of Reserves); and Surplus = \$7.2 Billion.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America. The ratings of The Guardian Life Insurance Company of America quoted in this report are as of December 31, 2018 and are subject to change. The ratings earned by Guardian do not apply to the investments issued by GIAC

or distributed through PAS. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

¹ Individual Life Insurance Contact Center & Retirement Contact Center. For more information from DALBAR visit dalbar.com or J.D. Power visit jdpower.com/cc.

² 2018 DALBAR Insurance & Service Award Winners: Life Insurance Contact Center, Disability Income Insurance Contact Center, & Individual Markets Claims Service & Solutions Group. 2017 DALBAR Recognition for Service Excellence Award Winners: Life Insurance New Business, Disability Income Insurance New Business, Life Insurance Underwriting, Disability Income Insurance Underwriting.

J.D. Power 2018 Certified Customer Service Program recognition is based on successful completion of an evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit jdpower.com/cc.