GRANTMAKING GUIDELINES

ABOUT GUARDIAN LIFE

With more than 5,400 employees and a network of over 3,000 financial representatives in more than 80 agencies nationwide, Guardian is one of the largest mutual life insurance companies in the United States.

Founded in 1860, Guardian recently celebrated its 150th anniversary and is a Fortune 500 company. Guardian and its subsidiaries enrich millions of lives by providing financial products and services that reduce risks and increase assets. We are committed to protecting individuals, business owners and their employees with life, long term care insurance, disability income, medical and dental insurance products, and offer 401(k), annuities and other financial products and trust services.

Guardian's reputation is built on accessibility, professionalism and performance, as well as the depth and quality of the long-term relationships we build with our clients. We have an unwavering belief in integrity and fair dealings.

THE GUARDIAN MISSION

Our purpose is to enrich the lives of people we touch.

By providing highest performing financial products and services that reduce risk and increase assets, we help individuals and employers fulfill their responsibilities and build better tomorrows. Our culture is based on an unwavering belief in integrity and fair dealings, treating our clients and each other with dignity and respect.

We meet the needs of the markets we serve. We strive for excellence. We take prudent risks and work together to assure our success and profitability in the future. We work hard to enhance continuously our reputation for accessibility, professionalism, performance, and the depth and quality of our long-term consultative relationships with clients.

We endeavor to be valued as an industry leader in client satisfaction, sales growth, product performance, financial strength and profitability.

OUR GRANTMAKING FOCUS

Throughout our 150 year history, The Guardian has worked to positively impact the quality of life in communities where our employees and their families live and work.

In response to the needs in each of our communities – New York City; Bethlehem, Pennsylvania; Spokane, Washington; and Appleton, Wisconsin – we have focused our corporate philanthropic program on the critically important field of Affordable and Supportive Housing.

Through our products and services, Guardian helps its clients achieve greater security, and through this philanthropic focus, Guardian seeks to help communities achieve greater security by ensuring access to stable and affordable housing. Without the security of a home, better tomorrows cannot be built.

The affordable housing field encompasses a wide array of programs and services. The Guardian will support non-profit organizations that address a wide array of affordable housing initiatives in the following areas:

- Counseling people in need of housing
- Addressing the housing and supportive service needs of special populations, such as the victims of domestic violence or the formerly homeless
- Renovating existing housing
- Building new housing
- Advocacy and public policy
- Community development strategies

LIMITATIONS

The Guardian receives many more requests than it is able to support. Therefore, we have established funding limitations. The Guardian does not provide funding for:

- Individuals
- Research projects
- Endowments
- Travel
- Organizations without tax-exempt status under section 501(c)(3) of the U.S. Internal Revenue Service Tax Code
- Social, labor, veterans, alumni or fraternal organizations serving a limited constituency
- Political causes, candidates or legislative lobbying efforts
- Advertising or marketing activities
- Capital campaigns
- Religious organizations such as churches and synagogues (except if their outreach programs are offered to the general population and they have established a separate 501(c)(3) organization to operate the programs)

CRITERIA FOR PROPOSAL REVIEW AND SELECTION

In evaluating requests for support, we look for established, high-quality programs and organizations that provide direct housing services to those in need or work to create or improve policies that affect the availability of affordable housing. Funding decisions are based on, but not limited to, the following factors:

- **Location of organization** – must be in a Guardian operating community (New York City; Bethlehem, Pennsylvania; Spokane, Washington; and Appleton, Wisconsin)
- **Organizational capacity,** including a history of addressing affordable housing issues in the community. Organizations to be supported must have been in existence and working in the affordable housing field for at least five years
- **Fit** between community needs and the services to be offered
- **Program outcomes**, including expected measurable impact/outcomes and system for measurement
- **Clear and feasible program budget**, including demonstrated ability to raise money from other sources.

*HOW TO APPLY FOR RENEWED SUPPORT**

Guardian limits its support to nonprofit organizations located in our four operating communities that work in the area of affordable housing.

***Please note** that we are temporarily not accepting 2012 grant applications from organizations that have not previously received Guardian's support.

Organizations interested in applying for renewal grants should request a renewal application submit the Guardian Life Insurance Company Affordable Housing Grant Application along with <u>two copies</u> of each of the following required attachments. Incomplete applications will not be considered.

- Attachment 1 – Coversheet Checklist
- Attachment 2 – Completed Renewal Grant Application
- Attachment 3 – List of other funders
- Attachment 4 – Copy of IRS 501(c)(3) letter (if modified from previous submission)
- Attachment 5 – Copy of most recent IRS Form 990
- Attachment 6 – Copy of audited financial statements for most recent year
- Attachment 7 – Total Annual Operating Budget
- Attachment 8 – Board of Directors, including their affiliations
- Attachment 9 – Resumes or background statements of executive director & key program staff
- Attachment 10 – Most recent annual report (if available)

For organizations that are located in the New York Metropolitan Area, please send completed proposals and all attachments to:

Karen L. Olvany
Assistant Corporate Secretary
The Guardian Life Insurance Company
7 Hanover Square, H27-A
New York, NY 10004-2616

For organizations that are located in the Bethlehem, PA region, please send completed proposals and all attachments to:

Karen Warg
Director, Human Resources NRO
The Guardian Life Insurance Company
Northeast Regional Office
P.O. Box 26250
Lehigh Valley, PA 18002-6250

For organizations that are located in the Appleton, WI, region please send completed proposals and all attachments to:

Lori Alt
HR Business Partner, Human Resources MRO
The Guardian Life Insurance Company
2300 E. Capitol Drive, A1-A
PO Box 8011
Appleton, WI 54912

For organizations that are located in the Spokane, WA, region please send completed proposals and all attachments to:

Gloria L. Loeffler
Manager, Human Resources WRO
The Guardian Life Insurance Company
777 East Magnesium Road, 2-A
Spokane, WA 99208

For additional information on Guardian's commitment to corporate citizenship, please visit our website at guardianlife.com. Please see About Guardian, Overview.