



**Guardian Retirement Solutions™ Recognized by J.D. Power  
for Third Consecutive Year**

*Outstanding Customer Service Experience is a Key Differentiator in Retirement Market*

**NEW YORK, October 28, 2013** — The Guardian Insurance & Annuity Company, Inc. (GIAC), a wholly-owned subsidiary of [The Guardian Life Insurance Company of America](#), has been recognized for the third consecutive year with the J.D. Power Certified Call Center Program<sup>SM</sup> for providing “An Outstanding Customer Service Experience.” While fees and investments can often get attention, research shows that customer service is one of the top drivers when it comes to choosing a new retirement plan provider\*.

“Superior customer service is key to success in the retirement marketplace. Achieving the J.D. Power Certified Call Center Program distinction for the third consecutive year underscores Guardian’s commitment to being the go-to 401(k) provider in the micro-small plan market, as well as the carrier of choice for our annuity business, presenting our clients with exceptional service that consistently exceeds their expectations,” said Kim Flemm, Vice President and Head of Operations, Guardian Retirement Solutions.

To become certified, Guardian’s customer service center successfully passed a detailed audit of more than 100 practices that encompass their recruiting, training, employee incentives, management roles and responsibilities, and quality assurance capabilities. As part of its evaluation, J.D. Power conducted a random survey of Guardian Retirement Solutions™’ customers who recently contacted its center in Bethlehem, PA.

According to J.D. Power, “In achieving certification for the third consecutive year, Guardian Retirement Solutions has demonstrated its commitment to deliver outstanding call center service. Among their many strengths are customer service representatives who perform particularly well in resolving problems, questions or requests in a timely manner, being courteous and demonstrating knowledge.”

For certification status, a call center must also perform within the top 20 percent of customer service scores, which are based on benchmarks established in J.D. Powers’ cross-industry customer satisfaction research. The evaluation criteria include the customer service representative’s courtesy, knowledge and concern for the customer; promptness in speaking to a person; and timely resolution of the problem or request. Additionally, the experience with the automated phone system is evaluated based on the clarity of the information provided, the

ease of navigating the phone menu prompts and the ease of understanding the phone menu instructions.

*\*Anova Consulting Group, 2010.*

### **About Guardian**

A mutual insurer founded in 1860, The Guardian Life Insurance Company of America and its subsidiaries are committed to protecting individuals, business owners and their employees with life, disability income and dental insurance products, and offer funding vehicles for 401(k) plans, annuities and other financial products. Guardian operates one of the largest dental networks in the United States, and protects more than six million employees and their families at 115,000 companies. The company has approximately 5,000 employees in the United States and a network of over 3,000 financial representatives in more than 80 agencies nationwide. For more information about Guardian, please visit [www.GuardianLife.com](http://www.GuardianLife.com).

The Guardian Choice® group variable funding agreement and The Guardian Advantage® group variable annuity contract are issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation whose principal place of business is 7 Hanover Square, New York, NY, 10004. GIAC is a wholly owned subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY. Guardian does not issue Individual annuities, group variable funding agreements and group variable annuity contracts and does not guarantee the benefits they provide.

Guardian Retirement Solutions™ refers to the administrative support services, including participant recordkeeping as well as marketing, enrollment and educational materials, provided by GIAC in conjunction with the individual and group retirement products issued by GIAC.

### **About J.D. Power**

J.D. Power is a global marketing information services company providing performance improvement, social media and customer satisfaction insights and solutions. The company's quality and satisfaction measurements are based on responses from millions of consumers annually. Headquartered in Westlake Village, Calif., J.D. Power has offices in North/South America, Europe and Asia Pacific. For more information on car reviews and ratings, car insurance, health insurance, cell phone ratings, and more, please visit [JDPower.com](http://JDPower.com). J.D. Power is a business unit of McGraw Hill Financial.

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