THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

NOTICE TO POLICYHOLDERS

Notice is hereby given that in accordance with the Insurance Laws of the State of New York, the Board of Directors of The Guardian Life Insurance Company of America has nominated the following named persons as candidates for election as Directors of the Company for the term commencing January 1, 2014 and expiring December 31, 2016:

ROBERT E. BROATCH, Ridgewood, NJ
Executive Vice President, Chief Financial Officer, Risk and Operational Excellence of The Guardian Life Insurance Company of America

PAUL B. GUENTHER, New York, NY
Retired President of PaineWebber Group, Inc.

JOHN A. SOMERS, Clearwater, FL
Lead Director, Colony Financial, Inc.

DONALD C. WAITE III, Key Largo, FL
Director, Office of Executives in Residence and Adjunct Professor, Columbia Graduate School of Business

A certificate of nomination of these candidates has been duly filed with the Superintendent of the New York State Department of Financial Services.

The Annual Election of Directors of The Guardian Life Insurance Company of America will be held at its principal office, 7 Hanover Square, New York, New York on December 11, 2013. The polls will open at 10 AM (ET) and remain open until 4 PM (ET) of that day. Policyholders whose policies or contracts are in force on the date of election and have been in force at least one year prior thereto are entitled to vote in person, by proxy or by mail. Additional information about this election may also be obtained through the Company's website at www.GuardianLife.com

Tracy L. Rich
Executive Vice President,
General Counsel,
and Corporate Secretary

GUARDIAN®