GUARDIAN®

POLICYHOLDER'S PROXY

Know all Men by these Presents, that the undersigned policyholder of

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

under Policy designated by number below:

_____
(Policy Number)

hereby constitutes and appoints Tracy L. Rich, Margherita L. DiManni and Faith M. Drennan, or any of them, Attorneys and Agents for and in the name of the undersigned, severally or individually, to vote as proxies of the undersigned at the Annual Election of Directors of said Company for the following nominees for election as Directors of the Company: Robert E. Broatch, Paul B. Guenther, John A. Somers and Donald C. Waite III, for a term of three years commencing on January 1, 2014.

To withhold authority to vote for any individual nominee(s), write the name(s) on the line provided below:

_____

Said election is to be held at the Principal Office of the Company in the City of New York on December 11, 2013 or at any adjournment thereof, revoking all proxies heretofore given for such purpose.

Witness the hand of the undersigned this _____

day of _____, 2013.

_____
(Signature of Policyholder)

_____
(Printed Name of Policyholder)

in the presence of

_____
(Signature of Witness)

NOTE: Pursuant to New York State Insurance Law, in order to be valid: (1) this Proxy must be dated and signed by the policyholder in the presence of a witness; (2) this Proxy must set forth the number of at least one policy held by the policyholder; and (3) every policyholder shall be entitled to **one vote only** (irrespective of the number of policies or contracts held by the policyholder).