MY COLLEAGUES AND I KNOW WE NEED TO EARN YOUR CONFIDENCE EACH AND EVERY DAY. WE WILL CONTINUE TO MAKE OUR POLICYHOLDERS’ NEEDS, AND DELIVERY ON OUR LONG-TERM PROMISES, OUR HIGHEST PRIORITY—THROUGH THE QUALITY OF THE DECISIONS WE MAKE, AND THE INTEGRITY, HARD WORK, AND DEDICATION OF OUR PEOPLE.

DEANNA M. MULLIGAN
President and Chief Executive Officer
I am pleased to report Guardian delivered a strong performance in 2011 despite continued weakness in the economy. We declared the highest dividend payout to our individual life policyholders in our history, $795 million. Our capital, a key indicator of our financial position, grew by $117 million to $5.5 billion. We generated record sales results in our businesses and grew our career agent network. Additionally, all four major credit ratings agencies affirmed our already strong financial strength ratings.

These results demonstrate that our company continues to provide products and services that address our clients’ needs, even in a climate of financial uncertainty. What’s more, our life insurance policyholders renewed their policies at a rate that is among the highest in the industry.

Our accomplishments speak to the contributions of Guardian’s more than 8,000 home office and field associates, whose hard work, dedication, and commitment to quality and service place them among the best in the industry. All of us at Guardian are proud of these results and the manner in which we achieved them: ethically, socially responsibly, and by embracing the enduring values that have guided us for over 150 years: we do the right thing; people count; and we hold ourselves to very high standards.

In succeeding Dennis J. Manning as CEO in July 2011, I am the beneficiary of his significant contributions to our company as well as those of the generations of leadership that came before me. Like Dennis and his predecessors, I am fully committed to building for the future and leaving the company even stronger than it is today. It is an honor to be part of this tradition of safeguarding our policyholders’ trust.

My colleagues and I know we need to earn your confidence each and every day. We will continue to make our policyholders’ needs, and delivery on our long-term promises, our highest priority—through the quality of the decisions we make, and the integrity, hard work, and dedication of our people.

Deanna M. Mulligan
President and Chief Executive Officer
GUARDIAN
FINANCIAL HIGHLIGHTS

2010 | 2011

$740 MILLION | $795 MILLION
Whole Life Dividends Declared

$4.9 BILLION | $5.0 BILLION
Benefits Paid to Policyholders (On a Consolidated Basis)

$5.3 BILLION | $5.5 BILLION
Capital

$1,082 MILLION | $1,101 MILLION
Statutory Gain from Operations Before Taxes and Dividends to Policyholders (On a Consolidated Basis)

$258 BILLION | $273 BILLION
Life Insurance in Force (On a Consolidated Basis)
(From left to right)
Robert Broatch, Bradley Thomas, Deanna Mulligan, Thomas Sorell, Scott Dolf, Tracy Rich
## EXECUTIVE MANAGEMENT

- **Deanna M. Mulligan**  
  President and Chief Executive Officer

- **Robert E. Broatch, CPA**  
  Executive Vice President,  
  Chief Financial Officer, Risk and  
  Operational Excellence

- **D. Scott Dolfi**  
  Chief Operating Officer

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

- **Thomas G. Sorell, CFA**  
  Executive Vice President  
  and Chief Investment Officer

- **Bradley A. Thomas**  
  Interim Executive Vice President,  
  Human Resources

## BOARD OF DIRECTORS

- **John J. Brennan**  
  Chairman Emeritus, Vanguard

- **Robert E. Broatch, CPA**  
  Executive Vice President,  
  Chief Financial Officer, Risk and  
  Operational Excellence, The Guardian  
  Life Insurance Company of America

- **Lloyd E. Campbell**  
  Consultant, Spencer Stuart

- **Richard E. Cavanagh**  
  Retired President and Chief Executive  
  Officer, The Conference Board, Inc.

- **Nancy E. Cooper**  
  Retired Executive Vice President  
  and Chief Financial Officer,  
  CA Technologies

- **James E. Daley**  
  Retired Executive Vice President,  
  Electronic Data Systems Corporation

- **Deanna M. Mulligan**  
  President and Chief Executive Officer,  
  The Guardian Life Insurance Company  
  of America

- **John A. Somers**  
  Former Executive Vice President and  
  Retired Head of Fixed Income and Real  
  Estate, Teachers Insurance and Annuity  
  Association

- **Stephen J. Squeri**  
  Group President, Global Corporate  
  Services, American Express Company

- **Donald C. Waite III**  
  Director, Office of Executives in  
  Residence and Adjunct Professor,  
  Columbia Graduate School of Business

**INDEPENDENT ACCOUNTANTS**

- **PricewaterhouseCoopers LLP**  
  New York, NY

- **Deborah L. Duncan**  
  Executive Vice President and Chief  
  Financial Officer, Fremont Group

- **Paul B. Guenther**  
  Retired President,  
  PaineWebber Group, Inc.
MUTUALITY

Because Guardian is a mutual company, it is managed in the best interests of its owners—the policyholders. Mutuality allows the company to operate for the long term, guided by core values that ensure Guardian is doing the right thing for its customers.

How does being a mutual company make Guardian different from a publicly held company?

Since our policyholders are also our owners, everything we do is aimed at serving their best interests. Unlike publicly held companies, we have no stockholders, and therefore no conflicts between the short-term demands of Wall Street and the long-term interests of our policyholders. Freed from having to pursue immediate gains through overly aggressive product pricing or risky investments, we’re able to focus on maintaining our financial strength.

How does Guardian’s mutuality benefit customers?

Whole life policyholders benefit directly from our mutual structure through the dividends paid to them, which serve to lower the long-term net cost of our whole life policies. The prudent and efficient way we manage our company has historically allowed us to pay competitive dividends.

All of our clients benefit from our rigorous risk management, which helps us to perform well in difficult economic periods. We have built a wide portfolio of products that not only enhance the range of customer needs we can meet, but also contribute to our business diversity, stability and, ultimately, our policyholder dividend.

Finally, the long-term view afforded by mutuality allows us to invest in dedicated career Financial Representatives and group benefits sales associates who build lasting relationships with customers, helping them achieve security for their businesses and families through expert knowledge and guidance.
**WHOLE LIFE DIVIDENDS DECLARED**

**RESULTS IN $ MILLIONS**

Guardian focuses on maintaining a strong financial position and providing value over the long term. The company does not manage quarter to quarter, but instead looks years and decades ahead to ensure it will be here to pay policy claims in the future.

**How did Guardian perform financially in 2011?**

Despite the challenging economic environment, we continued to build on our financial strength in 2011. Our company’s capital increased to $5.5 billion, a 2% increase over the previous year, bolstered primarily by solid operating results and gains on private equity holdings. We also concluded the year with risk-based capital of 486%, indicative of one of the strongest capital positions in the life insurance industry. Consolidated statutory operating income before dividends was $1,101 million, up 2% from the previous year.

In addition, we declared whole life dividends of $795 million—our largest dividend to policyholders ever. Several factors contributed to this record-setting result—our
excellent business results and careful expense management, as well as better investment earnings, mortality costs, and operating expenses than underlie the guarantees in our policies.

How do the major rating agencies rank Guardian’s financial strength?

All four major credit ratings agencies affirmed our already strong financial strength ratings in 2011. Fitch and Standard & Poor’s rated us AA+, Moody’s Aa2, and A.M. Best Company gives us its highest rating for life insurance companies, A++.

We have retained the same ratings since 2008, when we were the only major life insurance company upgraded by two rating agencies during the worst financial downturn since the Great Depression.

How does Guardian determine the amount of risk it can take and still remain financially strong?

Our company’s risk-management policies and practices are designed to help us maintain our financial strength and pay competitive dividends to policyholders.

We have established a preset tolerance for capital and income volatility in challenging economic scenarios. This approach informs the kind of products our company offers, the types of risks we underwrite and accept, and the composition and concentration of our investments.
Our company also makes extensive use of reinsurance, hedging strategies, and other proven methods to manage risks to acceptable tolerances. These practices have helped us successfully navigate the volatility in today’s still-uncertain global economic environment.

How does Guardian manage the risks to its investment portfolio?

While we use many sophisticated risk-management tools, we also emphasize diversification and research. Our equity portfolios vary by investment style, capitalization, geography, and manager. Our fixed income portfolio spans a wide range of assets and credit ratings. Our private equity and real estate holdings are also well differentiated. We monitor the markets closely and have processes in place that allow us to move quickly and decisively if risks are exceeding tolerance. Moreover, our company regularly stress tests our balance sheet and many individual investments to determine how they would perform in a range of scenarios.
This rigorous approach to portfolio management has yielded a record of success. Independent research and analysis of complex securities has enabled our company to avoid many of the subprime loans and other underperforming securities that proved detrimental to numerous organizations in 2008. Our more recent risk-control efforts have helped minimize exposure to the European debt crisis.

We continue to evolve and adapt as circumstances change over time. For example, our company is currently monitoring and evaluating emerging issues that include economic and contagion uncertainties associated with the European debt crisis, political turbulence in the Middle East and North Africa, rising energy prices, and the possibility that interest rates could either remain exceptionally low for an extended period or rise more sharply than anticipated. We expect continued market volatility and are positioning our portfolios to deal with a wide range of contingencies.

**What is Guardian’s overall investment objective?**

Our company’s primary investment objective is to generate attractive returns for policyholders over the long term while protecting financial strength. Managing the risks of our assets in accordance with our obligations to policyholders is a top priority.

**MANAGING THE MARKETS**

The investment environment has been challenging for several years, and 2011 was no exception. Despite the volatile climate, Guardian’s investment portfolio continued to perform well.

We seek to meet these objectives by employing a long-term asset allocation strategy, augmented by tactical adjustments. We continually monitor and evaluate all of our investment sector classes, shifting portfolio allocations toward those that appear most attractive while remaining highly diversified.
GUARDIAN GENERAL INVESTMENT PORTFOLIO PROFILE:
YEAR-END 2011

Why did Guardian’s investment portfolio perform so well in 2011?
The ongoing success of our investment strategy is a result of active portfolio and
risk-management practices, executed by an experienced team of professionals who
have worked through previous periods of market turbulence. They thoroughly and
independently research every decision, while keeping a close watch on macroeconomic,
political, and competitive developments.

Building Relationships
Guardian’s field associates provide an essential link between the company and
its customers. Their knowledge and experience, coupled with Guardian’s products and
services, can help secure the well-being of individuals, families, and businesses.

What are the benefits of serving policyholders through career agents and group
sales representatives?
Our company attracts, trains, and retains Financial Representatives who build long-term relationships with
their clients and provide individualized solutions to help them make informed decisions about insurance and financial needs. They achieve this by sharing their strong knowledge of wealth protection, accumulation, and distribution products as they guide clients through the many decisions they face through multiple stages of life.

This same relationship-focused approach extends to our group employee benefits business, which has some of the longest tenured sales representatives in the industry. Recognizing that no two businesses are alike, they work with employee benefits brokers to analyze each company’s unique circumstances and create tailored, comprehensive, and cost-effective strategies to help employers attract and retain the best employees, and meet their coverage needs.

**How does Guardian equip its career agency field force to serve customers?**

Our Financial Representatives can take advantage of a full range of life insurance and financial products that our company and subsidiaries have developed to protect their clients’ financial futures and that of loved ones. These include policies that provide a benefit in the event that a policyholder is prevented from working in their profession due to disability; annuities to help accumulate assets for retirement; and mutual funds and other investment products and services. Financial Representatives also use sophisticated tools such as The Living Balance Sheet®, our custom-built, Web-based client servicing system, which provides 24-hour access to important personal documents, and coordinates account information from a menu of more than 6,000 financial institutions. It also helps clients gauge their financial fitness by highlighting their assets, liabilities, insurance protection, net worth, and overall cash flow, giving them a holistic view of their finances.
What is Guardian’s philosophy about customer service?

We continually invest in our people, processes, and technology to make it easier for customers and field associates to work with us. The high quality of our service has been widely recognized:
- J.D. Power and Associates awarded its prestigious Call Center Certification to our Retirement Solutions Call Center.
- The Customer Service Institute of America honored our group employee benefits Customer Response Unit with International Service Excellence Awards.
- DALBAR, Inc. awarded our disability income insurance subsidiary, Berkshire Life Insurance Company of America, with its 2010 DALBAR Seal of Excellence for Underwriting and its Seal of Excellence for New Business for a third consecutive year.
- Another of our subsidiaries, The Guardian Insurance & Annuity Company, Inc. (GIAC), received the 2010 DALBAR Seal of Excellence for Transaction Processing, as well as the 2010 Annuity Service Award. GIAC was also awarded the 2010 DALBAR Recognition of Excellence in Call Center Support to Financial Intermediaries for 401(k) products.
Our commitment to improving service quality through technical innovation is demonstrated by Guardian Anytime™, our employee benefits Web-based platform that provides 24/7 support for customers, producers, and service providers.

**Focused on Growth**

Guardian is focused on achieving growth by strategically investing in new opportunities that support the company’s financial strength and stability, and enhance its ability to pay competitive policyholder dividends over the long term.

**How did Guardian position the company for future growth in 2011?**

Our company took a number of steps in 2011 to position us for future growth and help ensure competitiveness. We prepared our group employee benefits business for the changes we expect to emerge in a post-healthcare reform world by expanding the service capabilities and customization of the worksite and voluntary benefits offerings employers can make available to their employees at the workplace; broadening the distribution networks used to provide employee benefits; and increasing the range of customer needs we can meet through new products and services.

We refreshed our core life insurance products, as well as some key additional benefits that are used to tailor life products for policyholders. We introduced several individual disability products, and made strategic adjustments to changes in the variable annuity market. Additionally, we continued to expand our national networks of Financial Representatives and group employee benefits sales representatives.
What is the role of Guardian’s asset management business in the company’s overall strategy?

One of the objectives of our asset management business is to provide a consistent source of income and an appropriate risk/return profile, as well as to enhance the policyholder dividend. Our company is achieving this through RS Investments, a majority owned subsidiary. RS Investments seeks to deliver competitive, consistent returns generated by a proven investment approach. It meets clients’ evolving needs through well-designed products managed by expert investment teams, and by continually building and diversifying its distribution channels.

MATTHEW H. SCANLAN is Chief Executive Officer of RS Investment Management Co. LLC ("RS Investments"), the San Francisco-based investment management firm of which Guardian is the indirect majority owner. He also serves as President and Trustee of the RS Investment Trust and the RS Variable Products Trust. Matt joined the company in 2012 after more than 30 years of experience in the investment management industry.

RS Investments offers solutions for institutional and individual investors and the advisers that serve them. The firm and its affiliated sub-advisers have distinct teams comprised of experienced investors who have expertise in research-driven value, growth, core growth, natural resources, international, and fixed income strategies. Founded in 1986, RS Investments has offices in San Francisco, CA, Chapel Hill, NC, and New York, NY. RS Investments has been a Guardian subsidiary since 2006.
**2011 FINANCIALS**

**STATUTORY BASIS BALANCE SHEETS**

*As of December 31 (in millions)*

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2010*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ADMITTED ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds</td>
<td>$23,087</td>
<td>$21,391</td>
</tr>
<tr>
<td>Unaffiliated common and preferred stocks</td>
<td>1,110</td>
<td>1,278</td>
</tr>
<tr>
<td>Investments in affiliates</td>
<td>886</td>
<td>857</td>
</tr>
<tr>
<td>Mortgage loans</td>
<td>3,156</td>
<td>3,230</td>
</tr>
<tr>
<td>Private and real estate equity</td>
<td>1,247</td>
<td>910</td>
</tr>
<tr>
<td>Policy loans</td>
<td>2,889</td>
<td>2,720</td>
</tr>
<tr>
<td>Receivable for securities and other invested assets</td>
<td>457</td>
<td>500</td>
</tr>
<tr>
<td>Cash and short-term investments</td>
<td>221</td>
<td>357</td>
</tr>
<tr>
<td><strong>TOTAL INVESTED ASSETS</strong></td>
<td>$33,023</td>
<td>$31,243</td>
</tr>
<tr>
<td>Due and accrued investment income</td>
<td>341</td>
<td>331</td>
</tr>
<tr>
<td>Premiums deferred and uncollected</td>
<td>874</td>
<td>845</td>
</tr>
<tr>
<td>Net deferred tax asset</td>
<td>639</td>
<td>521</td>
</tr>
<tr>
<td>Other assets</td>
<td>253</td>
<td>238</td>
</tr>
<tr>
<td><strong>TOTAL ADMITTED ASSETS</strong></td>
<td>$35,130</td>
<td>$33,178</td>
</tr>
<tr>
<td><strong>LIABILITIES AND SURPLUS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reserves for policy benefits</td>
<td>26,768</td>
<td>25,131</td>
</tr>
<tr>
<td>Policyholder dividends payable and other contract liabilities</td>
<td>1,908</td>
<td>1,856</td>
</tr>
<tr>
<td>Interest maintenance reserve</td>
<td>241</td>
<td>170</td>
</tr>
<tr>
<td>Asset valuation reserve</td>
<td>489</td>
<td>539</td>
</tr>
<tr>
<td>Amounts due to brokers and other liabilities</td>
<td>1,151</td>
<td>1,051</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$30,557</td>
<td>$28,747</td>
</tr>
<tr>
<td>Policyholders’ surplus</td>
<td>4,177</td>
<td>4,035</td>
</tr>
<tr>
<td>Surplus note</td>
<td>396</td>
<td>396</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND SURPLUS</strong></td>
<td>$35,130</td>
<td>$33,178</td>
</tr>
</tbody>
</table>

*Results Are Guardian Life Only (Not Consolidated)*

The condensed financial statements of The Guardian Life Insurance Company of America have been derived from audited statutory financial statements, which are available upon request.

*Certain amounts from 2010 have been reclassified to conform to the current-year presentation.*
## STATUTORY BASIS STATEMENTS OF OPERATIONS

For the Year Ended December 31 (in millions)  

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premiums, annuity considerations, and fund deposits</td>
<td>$5,875</td>
<td>$5,943</td>
</tr>
<tr>
<td>Net investment income</td>
<td>1,715</td>
<td>1,665</td>
</tr>
<tr>
<td>Other income</td>
<td>168</td>
<td>200</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td>7,758</td>
<td>7,808</td>
</tr>
<tr>
<td><strong>BENEFITS AND EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit payments to policyholders and beneficiaries</td>
<td>3,412</td>
<td>3,509</td>
</tr>
<tr>
<td>Net increase to policy benefit reserves</td>
<td>1,638</td>
<td>1,607</td>
</tr>
<tr>
<td>Commissions and operating expenses</td>
<td>1,637</td>
<td>1,634</td>
</tr>
<tr>
<td><strong>TOTAL BENEFITS AND EXPENSES</strong></td>
<td>6,687</td>
<td>6,750</td>
</tr>
<tr>
<td>Gain from operations before policyholder dividends and taxes</td>
<td>1,071</td>
<td>1,058</td>
</tr>
<tr>
<td>Policyholder dividends incurred</td>
<td>(784)</td>
<td>(730)</td>
</tr>
<tr>
<td>Gain from operations before taxes and realized losses</td>
<td>287</td>
<td>328</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>(81)</td>
<td>(100)</td>
</tr>
<tr>
<td>Income from operations before net realized capital losses</td>
<td>206</td>
<td>228</td>
</tr>
<tr>
<td>Net realized capital losses</td>
<td>(10)</td>
<td>(23)</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$196</td>
<td>$205</td>
</tr>
</tbody>
</table>
The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation that is a wholly owned subsidiary of The Guardian Life Insurance Company of America, issues annuities and variable life insurance policies. Variable annuities, variable life insurance products, and mutual funds are offered through the distributor Guardian Investor Services LLC (GIS). GIAC and GIS are located at 7 Hanover Square, New York, NY 10004 (1-800-221-3253).

Annuities are long-term investment vehicles designed for retirement purposes. Withdrawals or surrenders may be subject to surrender charges. Amounts withdrawn may be subject to ordinary income tax and possible mandatory Federal income tax withholding and, if taken prior to age 59½, a 10% IRS penalty may also apply. Withdrawals have the effect of reducing the death benefit, cash surrender value, and any living benefits.

Variable products and their underlying variable investment options, and mutual funds, are sold by prospectus only. You should carefully consider the investment company’s investment objectives, risks, charges, and expenses before making an investment decision. The prospectus contains this and other important information. Please read the prospectus carefully before investing or sending money. You may obtain a prospectus by contacting your Park Avenue Securities registered representative or by calling 1-800-221-3253.

The Living Balance Sheet® displays the financial holdings identified by the client based upon information and valuations provided directly by the client or by electronic feeds from the client’s financial institutions. Valuations provided by electronic feeds reflect the most current information provided by the financial institution as of the date and time noted, but can reflect valuations from an earlier date and time.

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Securities products and services are offered through Park Avenue Securities LLC (PAS) and Guardian Investor Services LLC (GIS), 7 Hanover Square, New York, NY 10004. GIS is a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York.
NY. PAS is a wholly owned subsidiary of GIAC, New York, NY.

GIS and PAS are members of FINRA, SIPC.

Past performance does not guarantee future results. Investments offered through GIAC, GIS, and PAS are not deposits or obligations of, or guaranteed or endorsed by, any bank or depository institution, nor are they insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, the National Credit Union Association, or any other agency. Mutual funds and variable products involve risk, including possible loss of the principal amount invested. Investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than the amount originally invested.

Disability income insurance is underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Products not available in all states. Product provisions and features may vary from state to state.

The ratings of The Guardian Life Insurance Company of America quoted in this report are as of March 1, 2012 and are subject to change. The ratings earned by Guardian do not apply to the investments issued by GIAC or offered through GIS and PAS.

Dividends are not guaranteed. They are declared annually by Guardian’s Board of Directors.

Financial information concerning Berkshire Life Insurance Company of America as of December 31, 2011 on a statutory basis: Admitted Assets = $3.0 Billion; Liabilities = $2.5 Billion (including $2.3 Billion of Reserves); and Capital and Surplus = $0.5 Billion.

Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2011 on a statutory basis: Admitted Assets = $35.1 Billion; Liabilities = $30.5 Billion (including $26.8 Billion of Reserves); and Surplus = $4.6 Billion.
# COMPANY LISTINGS

## GENERAL AGENCIES

### ALABAMA

**Birmingham**
Southeastern Planning Corporation, LLC  
(205) 533-9452  
Andy Mehan  
Robert E. Mathis, CLU  
John E. Hill, JD, LLM  
Alfred P. Robertson, CLU, ChFC

### ARIZONA

**Phoenix**
John Driscoll & Company, Inc.  
(602) 957-7155  
John M. Driscoll, CLU

### CALIFORNIA

**Claremont**
Pacific Advisors, Inc.  
(909) 399-1100  
Neil Willner  
Walt Cardinet, CLU  
Kelly Kidwell, CLU, ChFC, CFP, LUTCF

**Diamond Bar**
Guardian Life Insurance Company  
(909) 610-2500  
Lip Geap (Sony) Tan

**Los Angeles**
Guardian Life Insurance Company  
(213) 624-2002  
Charles Bogue, CLU, ChFC

**San Diego**
Guardian Life Insurance Company  
(619) 684-6400  
Michael Geary

### SAN DIEGO

**San Francisco**
Guardian Life Insurance Company  
(415) 659-1200  
Amin H. Ladak

**San Jose**
Pacific Advisors, Inc.  
(408) 487-9900  
Neil Willner  
Walt Cardinet, CLU  
Kelly Kidwell, CLU, ChFC, CFP, LUTCF

**San Ramon**
Guardian Life Insurance Company  
(925) 983-2900  
Kevin S. Park

### COLORADO

**Greeley**
Guardian Life Insurance Company  
(970) 534-3052  
Benjamin J. Sartin

### GREENWOOD VILLAGE

**VW, Allabashi & Associates, LLC**  
(303) 770-9020  
VW, Allabashi, CLU  
Lyle Domenitz, LUTCF

### CONNECTICUT

**Farmington**
MW Financial Group, Ltd.  
(860) 677-2600  
Robert N. Worgaftik, CLU, ChFC, CFP, CLTC  
Richard P. Gribinas, CFP, ChFC

### FLORIDA

**Coral Gables**
Guardian Life Insurance Company  
(305) 908-3838  
Anthony L. Rogers

**Estero**
Guardian Life Insurance Company  
(239) 676-3200  
Patrick F. Thuecks

**Fort Myers**
Alliance Financial Group  
(239) 561-2900  
Douglas J. Grabin, CLU, ChFC  
William J. Traum, CLU, ChFC

**Jacksonville**
North Florida Financial Corporation  
(904) 296-1944  
B. Lee Harrison, Jr., CLU, LUTCF, CLTC

**Maitland**
Guardian Life Insurance Company  
(407) 628-8222  
B. Lee Harrison, Jr., CLU, LUTCF, CLTC  
Stewart Davis, Jr., CLU

**Miami**
NPC Financial, Inc.  
(305) 371-6333  
Jeffrey E. Newman, CLU, ChFC, RHU

**Pensacola**
North Florida Financial Corporation  
(850) 476-3491  
B. Lee Harrison, Jr., CLU, LUTCF, CLTC

**Tallahassee**
North Florida Financial Corporation  
(850) 562-9075  
B. Lee Harrison, Jr., CLU, LUTCF, CLTC
Tampa
Westshore Financial Group
(813) 289-3632
B. Lee Harrison, Jr., CLU, LUTCF, CLTC
Stewart Davis, Jr., CLU

Tampa
Guardian Life Insurance Company
(813) 289-8500
Paul Bullara III

GEORGIA
Atlanta
Ashford Advisors, Inc.
(770) 390-2600
V. Thomas Purcell, Jr., CLU, ChFC

Atlanta
Peachtree Planning Corporation
(404) 260-1600
Robert E. Mathis, CLU
John E. Hill, JD, LLM
Alfred P. Robertson, CLU, ChFC

Johns Creek
Guardian Life Insurance Company
(678) 225-6800
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