

# Fact sheet

## Delivering another strong year for Guardian

Every day, we make the lives of our 29 million customers more secure through our insurance and wealth-management products and services.

From our founding in 1860, doing the right thing for our policyholders and customers has been the guiding force behind our success. With a Fortune 250 ranking, we are one of the largest mutual insurance companies in the country, focused on giving people the security they deserve for life.

### Ownership structure

As a mutual company, Guardian is owned by our participating life policyholders. They share in our financial success through annual dividends, which we have proudly paid every year since 1868.

Please visit [guardianlife.com/2019](http://guardianlife.com/2019) for stories that exemplify how we deliver every day for our colleagues, partners, clients, and communities.

### Financial highlights and ratings

Assets under management

**\$79.3B**

Life insurance in force

**\$699B**

Premiums

**\$9.6B**

Capital

**\$9.3B**

Benefits paid to policyholders

**\$7.0B**

Operating income

**\$1.7B**

Policyholder dividends declared

**\$984.4M**

#### Moody's Investors Service

**Aa2**

**Excellent**  
3<sup>rd</sup> highest of 21 ratings

#### A.M. Best Company

**A++**

**Superior**  
Highest of 15 ratings

#### Standard & Poor's

**AA+**

**Very strong**  
2<sup>nd</sup> highest of 22 ratings

#### Fitch

**AA+**

**Very strong**  
2<sup>nd</sup> highest of 21 ratings

#### COMDEX

**99**

Score out of 100

## Corporate social responsibility

Our CSR programs create equity and access to needed services for people in underserved communities.



### Financial empowerment

**5,500+**

students took personal finance courses through our Money Management for Life program

**75%**

of participants reported they were much better prepared to manage their personal finances as a result



### Oral health

**40,000+**

children gained access to dental care through our partnership with Children's Health Fund



### Workforce development

**6,332**

students received career advice from Guardian employees through our partnership with Career Village

**521**

students gained real-life job experience through our partnership with New York City's Center for Youth Employment's Career CLUE program

**\$7M+**

in dental care services went to elderly and medically fragile patients through our partnership with Dental Lifeline Network

## 2019 awards and accolades

We work hard to provide our customers with exceptional service; and our colleagues with a modern and flexible work environment. We're honored to have been noted once again for our efforts.

- 1 J.D. Power recognized us for providing "An Outstanding Customer Service Experience" for Phone support at our Individual Life Contact Center.<sup>1</sup>
- 2 DALBAR awarded us with their 2019 Service Award for our Individual Markets (IM) Life, Disability and Retirement Contact Centers, Park Avenue Securities Service Desk, and IM Claims Service & Solutions Group.
- 3 We were designated a "Best Place to Work for LGBTQ Equality" by achieving a perfect score on the Human Rights Campaign Foundation's 2019 Corporate Equality Index.
- 4 *Training* magazine recognized us as a 2019 Top 125 Training Organization. This award underscores our focus on providing our colleagues with skills for future roles and connecting with our customers.



### The Guardian Life Insurance Company of America

[guardianlife.com](http://guardianlife.com)  
New York, NY

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Financial information concerning Guardian as of December 31, 2019, on a statutory basis: Admitted Assets = \$62.2 Billion; Liabilities = \$54.6 Billion (including \$46.5 Billion of Reserves); and Surplus = \$7.6 Billion.

The ratings of The Guardian Life Insurance Company of America® (Guardian) quoted in

this report are as of December 31, 2019, and are subject to change. The ratings earned by Guardian do not apply to the investments issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) or offered through Park Avenue Securities LLC (PAS). Rankings refer to Guardian's standing within the range of possible ratings offered by each agency. Comdex is not a rating but a composite of all ratings that a company has received from the four major ratings agencies (A.M. Best, Fitch, Moody's and Standard & Poor's). Comdex represents a company's percentile standing, on a scale of 1 to 100 (with 100 being the best), in relation to other companies that have been rated by the major agencies.

<sup>1</sup> J.D. Power 2019 Certified Customer Service Program recognition is based on successful completion of an audit and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit [jdpower.com/business/solutions/certified-contact-center-program](http://jdpower.com/business/solutions/certified-contact-center-program)