

2018 FACT SHEET

FINANCIAL HIGHLIGHTS		2017
PREMIUMS		\$9.4 billion
OPERATING INCOME (before taxes & dividends to policyholders)		\$1.6 billion
CAPITAL		\$8.0 billion
ASSETS UNDER MANAGEMENT		\$71.5 billion
POLICYHOLDER DIVIDENDS DECLARED		\$913 million
BENEFITS PAID TO POLICYHOLDERS		\$6.1 billion
LIFE INSURANCE IN FORCE		\$637 billion
FINANCIAL RATINGS¹ (as of December 31, 2017)	<ul style="list-style-type: none"> A.M. Best Company A++ (Superior – highest of 15 ratings) Fitch AA+ (Very Strong – 2nd highest of 21 ratings) Moody's Investors Service Aa2 (Excellent – 3rd highest of 21 ratings) Standard & Poor's AA+ (Very Strong – 2nd highest of 22 ratings) 	
ABOUT GUARDIAN	<p>The Guardian Life Insurance Company of America® helps protect families, secure futures and improve well-being through insurance and wealth management offerings for individuals, employers and businesses. Our ability to always put our 26 million customers first is driven by our 158-year heritage as a mutual company committed to serving the long-term needs of our policyholders. With approximately 9,000 employees and a network of over 2,750 financial representatives in 55 agencies nationwide, the entire Guardian team is passionate about advancing innovation, service and knowledge to help build strong families and communities for generations to come.</p> <p>Please visit www.guardianlife.com/2017fact for stories that exemplify how, by living our values, we deliver every day for the people who matter most: our colleagues, partners, clients and communities.</p>	
OWNERSHIP STRUCTURE	Guardian is a mutual company, meaning that it is owned by its policyholders. As owners, whole life policyholders share in Guardian's actual financial results through annual dividends, which Guardian has paid every year since 1868.	
2017 AWARDS	<p>Guardian is frequently recognized for its exceptional customer service approach:</p> <ul style="list-style-type: none"> This sentiment was validated by our retirement clients for the seventh consecutive year and our disability income insurance clients for the first time this year with J. D. Power's recognition for "Outstanding Customer Service Experience" for the live phone channel at our Guardian Retirement and Disability Income Insurance Contact Centers.* The industry's DALBAR Service Excellence Award was received by multiple areas within our Individual Life, Individual Disability, Annuity and Individual Markets Claims areas.** <p>Additional accolades:</p> <ul style="list-style-type: none"> Guardian was designated a 'Best Place to Work for LGBTQ Equality' by achieving a perfect score on the Human Rights Campaign Foundation's 2018 Corporate Equality Index. Guardian was recognized as a 2017 Top 125 Training Organization by Training magazine. This award acknowledges Guardian's focus on providing its employees and financial representatives with the necessary tools for personal development in their current roles, to build skills for future roles and to better connect with customers. 	
CORPORATE SOCIAL RESPONSIBILITY	<p>Guardian's commitment to corporate citizenship is exemplified by its focus on:</p> <ul style="list-style-type: none"> Strategic Philanthropy – Guardian is focused on financial capability, workforce development and children's oral health for low-income and low-asset families and individuals. Sustainability – Guardian's sustainability efforts are concentrated in environmental stewardship, driven by the priorities of its businesses and the passion of its employees. Employee Engagement – Guardian employees volunteer their time and skills in a variety of educational and community service events. 	

For more information, visit Guardian's website: www.GuardianLife.com, Facebook page: <https://www.facebook.com/guardianlife/> and Twitter: [@GuardianLife](https://twitter.com/GuardianLife).

¹The ratings of The Guardian Life Insurance Company of America quoted in this report are as of December 31, 2017, and are subject to change. The ratings earned by Guardian do not apply to the investments issued by GIAC or distributed through PAS. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

* Disability Income Insurance Contact Center & Retirement Contact Center. For more information from DALBAR visit www.dalbar.com or J.D. Power visit www.jdpower.com/ccc.

**2017 DALBAR Insurance & Service Award Winners: Life Insurance Contact Center, Disability Income Insurance Contact Center, & Individual Markets Claims Service & Solutions Group. 2017 DALBAR Recognition for Service Excellence Award Winners: Life Insurance New Business, Disability Income Insurance New Business, Life Insurance Underwriting, Disability Income Insurance Underwriting.



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