

COMPANY PROFILE



The Guardian Insurance & Annuity Company, Inc.

The Guardian Life Insurance Company of America (Guardian) is one of America's most respected financial institutions, with more than 150 years of experience in providing diversified financial solutions, including retirement services, insurance, and investments.

Every day, Guardian provides Americans the security they deserve through our insurance and wealth management products and services. Since our founding in 1860, our long-term view has helped our customers prepare for whatever life brings, whether starting a family, planning for the future, or taking care of employees. Today, we're a Fortune 250 mutual company and a leading provider of life, disability, dental, and other benefits for individuals, at the workplace and through government-sponsored programs. The Guardian community of over 9,000 employees is committed to serving with expertise when, where, and how, our clients need us. Our commitments rest on a strong financial foundation, which at year-end 2019 included \$9.3 billion in capital and \$1.7 billion in operating income. For more information, please visit guardianlife.com or follow us on Facebook, LinkedIn, Twitter, and YouTube.



Financial Strength Ratings

GIAC has consistently received exemplary ratings from the four major independent rating services, as shown in the chart below, for its ability to meet these contract guarantees.

Financial Ratings for The Guardian Insurance & Annuity Company, Inc.*

A++	AA+	Aa2	AA+
AM Best	Fitch	Moody's	Standard & Poor's
Superior	Very Strong	Excellent	Very Strong



Services

The Guardian Insurance & Annuity Company, Inc. (GIAC), is a wholly owned subsidiary of Guardian. GIAC's tradition is to offer competitive products and services to help meet your financial needs before and during retirement.

*As of January 2020. Ratings are subject to change.

Contract guarantees are guaranteed solely by the claims-paying ability and strength of GIAC.

Not FDIC Insured

Not Bank Guaranteed

May Lose Value

Not a Deposit

Not Insured by Any Government Agency