

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 160 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 500 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 7,700 colleagues and more than 2,700 financial professionals 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 2022 included \$11.0 billion in capital and \$1.7 billion in operating income. For more information, please visit guardianlife.com or follow us on Facebook, LinkedIn, X (formerly known as Twitter), and YouTube.



Financial Strength Ratings¹ and Comdex Ranking²

GIAC has consistently received exemplary ratings from the 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+	Aa1	99
AM Best	Standard & Poor's	Moody's	Comdex
Superior	Very Strong	Excellent	Excellent



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.

¹As of September 15, 2023. Ratings are subject to change.

²Comdex is not a rating but a composite of all ratings that a company has received from the major ratings agencies (A.M. Best, 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 2022 in relation to other companies that have been rated by the major agencies.

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