

2017 Fact Sheet

Financial Highlights (on a consolidated basis)		2016
Premiums & Deposits		\$11.7 billion
Operating Income (before taxes & dividends to policyholders)		\$1.5 billion
Capital		\$7.4 billion
Assets Under Management		\$66.5 billion
Policyholder Dividends Declared		\$850 million
Benefits Paid to Policyholders		\$5.9 billion
Life Insurance In Force		\$600 billion
Financial Ratings¹ (as of December 31, 2016)	<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	The Guardian Life Insurance Company of America® (Guardian) is a Fortune 250 global financial services company that is committed to being the trusted partner delivering financial security how, when and where clients prefer. Guardian is one of the nation's largest mutual life insurers and a leading provider of employee benefits and offerings range from life insurance, disability income insurance, annuities, and investments to dental and vision insurance and employee benefits. The company has approximately 8,800 employees and a network of over 2,750 financial representatives in 58 agencies nationwide.	
Ownership Structure	Guardian is a mutual company, meaning it is owned by its policyholders. As owners, policyholders share in Guardian's actual financial results through annual dividends ² which Guardian has paid every year since 1868. Being a mutual company means the company's focus is always on its customers and building a strong financial foundation that will serve them today and into the future.	
2016 Highlights	<ul style="list-style-type: none"> Guardian introduced an electronic policy delivery option to customers. This secure solution offers policyholders the flexibility to electronically sign and pay for their new life or disability insurance policy in just four simple steps. Customers can also choose to print and/or save an electronic copy of their policy. This allows customers to access their policies how, when and where they prefer. Customers can now purchase dental insurance directly from Guardian online in 28 states at mydental.guardianlife.com. Guardian earned a perfect score on The Human Rights Campaign's Corporate Equality Index and named Guardian as one of the 2017 Best Places to Work for LGBTQ Equality. Guardian is frequently recognized for its exceptional customer service approach and earned the following accolades: <ul style="list-style-type: none"> J.D. Power recognized Guardian for the sixth consecutive year for customer service excellence. Guardian's retirement contact center was certified by the J.D. Power Certified Contact Center Program for providing, "an outstanding customer service experience" for the live phone channel; and Guardian's individual disability income insurance contact center earned the DALBAR Insurance Service Award, for the second consecutive year. Guardian is the only insurance provider to earn this distinction for 2016. 	
Corporate Citizenship	<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 and workforce development 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.



GUARDIAN®

¹ Financial information concerning The Guardian Life Insurance Company of America® as of December 31, 2016 on a statutory basis: Admitted Assets = \$51.9 Billion; Liabilities = \$45.7 Billion (including \$39.4 Billion of Reserves); and Surplus = \$6.2 Billion.

Guardian financial ratings as of December 31, 2016 are subject to change and do not apply to the investments issued by The Guardian Insurance & Annuity Company, Inc. or offered through Park Avenue Securities.

² Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

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: 1-888-600-4667.

Annuities are issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation. Variable annuities are distributed by Park Avenue Securities, LLC (PAS). GIAC and PAS are located at 7 Hanover Square, New York, NY 10004. GIAC is a wholly owned subsidiary of The Guardian Life Insurance Company of America®, New York, NY.

Securities products and services are offered through Park Avenue Securities, LLC (PAS). PAS is an indirect wholly owned subsidiary of The Guardian Life Insurance Company of America®, New York, NY. PAS is a member of FINRA and SIPC.

*J.D. Power 2016 Certified Contact Center ProgramSM 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 www.jdpower.com/cc.



GUARDIAN®