

# Guardian Life Ins Co of Amer

**Group Affiliation:** Guardian Life Group  
**Address:** 7 Hanover Square  
 New York NY 10004-4025  
**Phone:** 212-598-8000

**Domicile:** NY  
**NAIC Number:** 64246  
**Year Established:** 1860  
**Company Type:** Mutual

## Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A++
Standard & Poor's(Fin. Strength, 20 ratings)	AA+
Moody's(Fin. Strength, 21 ratings)	Aa2
Fitch Ratings(Fin. Strength, 21 ratings)	AA+
Comdex Ranking(Percentile in Rated Companies)	98

## Assets & Liabilities

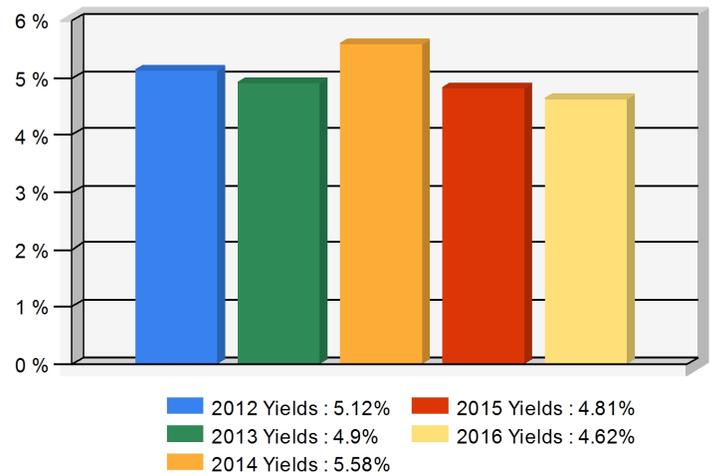
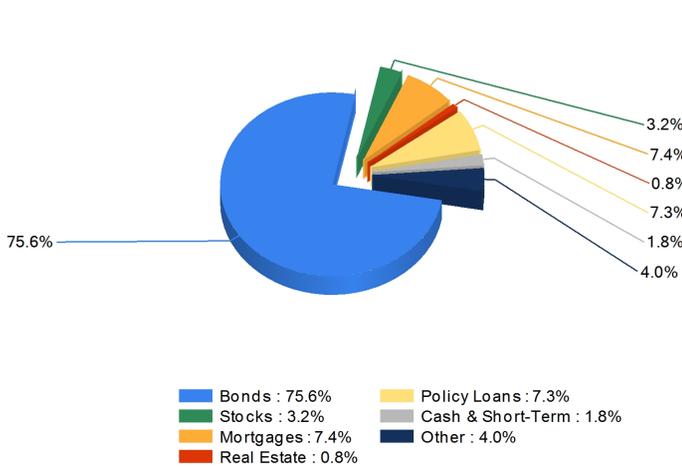
Total Admitted Assets	51,883,712
Total Liabilities	45,711,225
Separate Accounts	0
Total Surplus & AVR	6,982,105
As % of General Account Assets	13.5%

## Invested Asset Distribution

Total Invested Assets 46,918,334

## 5 Year Investment Yields

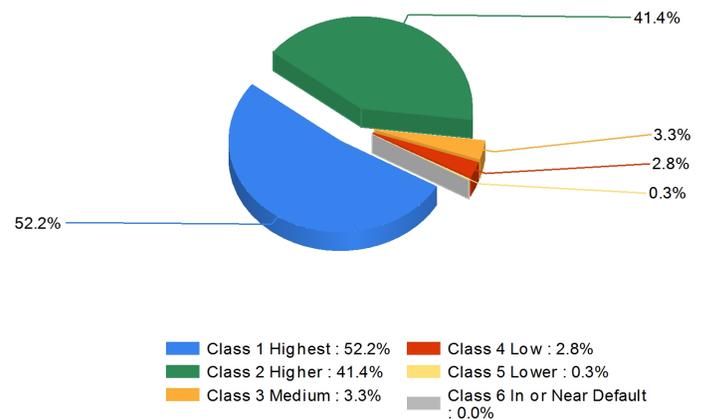
5 Year Average 5.01%



## Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.0%
As a Percent of Invested Assets	0.0%

## Bond Quality



## Income & Earnings

Total Income	10,246,272
Net Premiums Written	7,772,716
Earnings Before Dividends and Taxes	1,355,341
Net Operating Earnings	376,056

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2017.

Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: [Support@milnergroup.com](mailto:Support@milnergroup.com)

# List of Company Ratings

**Company:** Guardian Life Ins Co of Amer  
**Domicile:** NY  
**Established:** 1860

## A.M. Best Company Rating

**A++**

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

## Standard & Poor's Financial Strength Rating

**AA+**

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

## Moody's Financial Strength Rating

**Aa2**

Insurance companies rated Aa offer excellent financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies. They are rated lower than Aaa companies because long-term risks appear somewhat larger.

## Fitch Ratings' Insurer Financial Strength Rating

**AA+**

Very strong. 'AA' IFS ratings denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations. This capacity is not significantly vulnerable to foreseeable events.

## Comdex Ranking - VitalSigns Composite Index

**98**

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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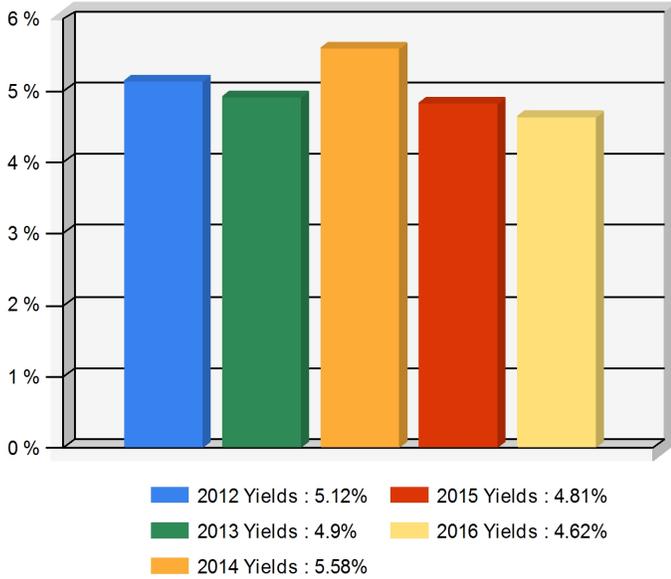
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of June 01, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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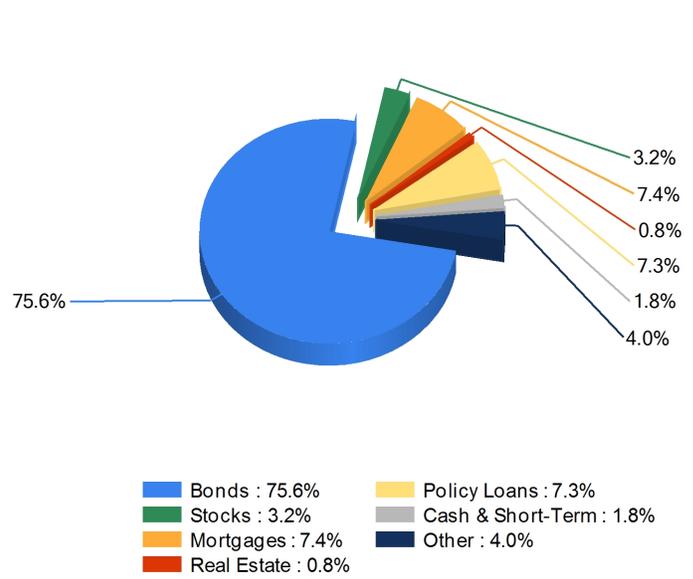
# Guardian Life Ins Co of Amer

**5 Year Investment Yields**



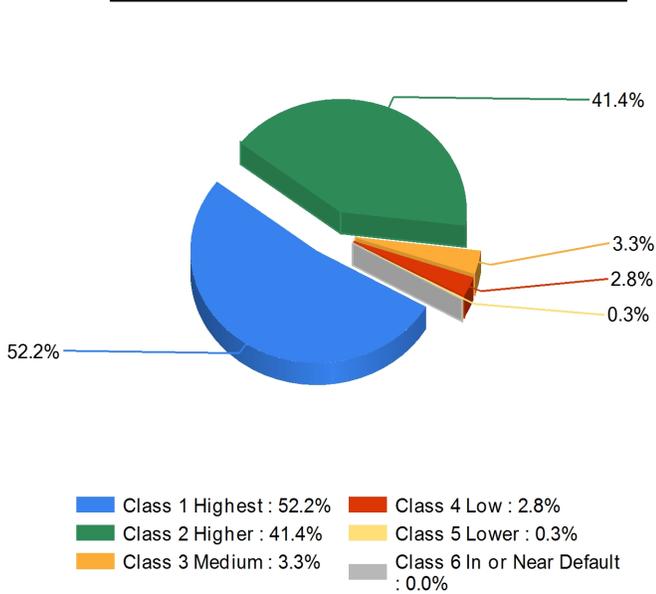
Net yield on mean invested assets

**Invested Asset Distribution**



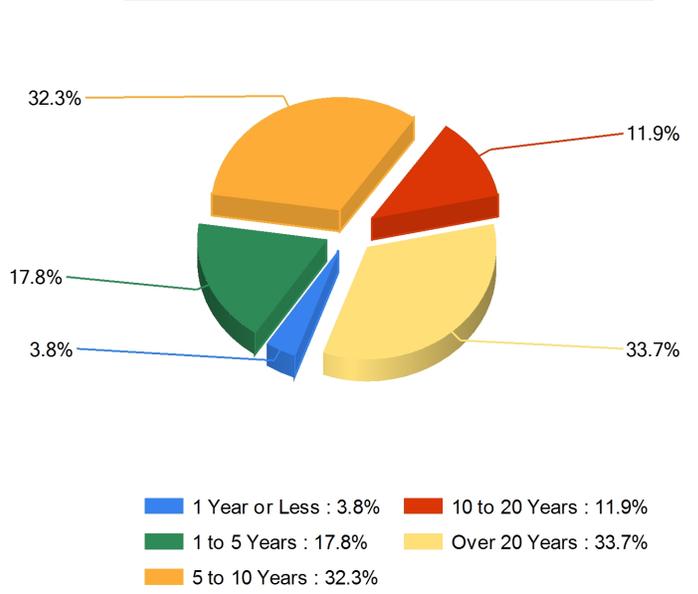
Distribution of the invested assets

**Bond Quality**



Distribution of bond classes

**Bond Maturity**



Distribution of bond maturity

Data for Year-End 2016 from the life insurance companies' statutory annual statements. This information represents only one aspect of a company's performance. All dollar amounts are in thousands.

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