

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

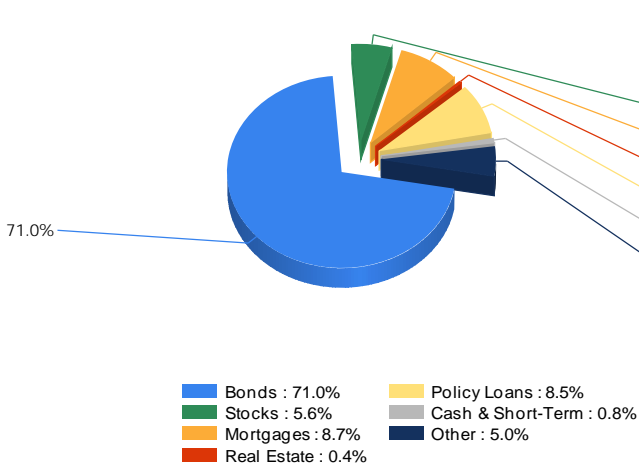
A.M. Best Company(Best's Rating, 15 ratings)	A++ (1)
Standard & Poor's(Fin. Strength, 20 ratings)	AA+ (2)
Moody's(Fin. Strength, 21 ratings)	Aa2 (3)
Fitch Ratings(Fin. Strength, 21 ratings)	AA+ (2)
Comdex Ranking(Percentile in Rated Companies)	98

Assets & Liabilities

Total Admitted Assets	37,530,717
Total Liabilities	32,778,703
Separate Accounts	0
Total Surplus & AVR	5,359,732
As % of General Account Assets	14.3%

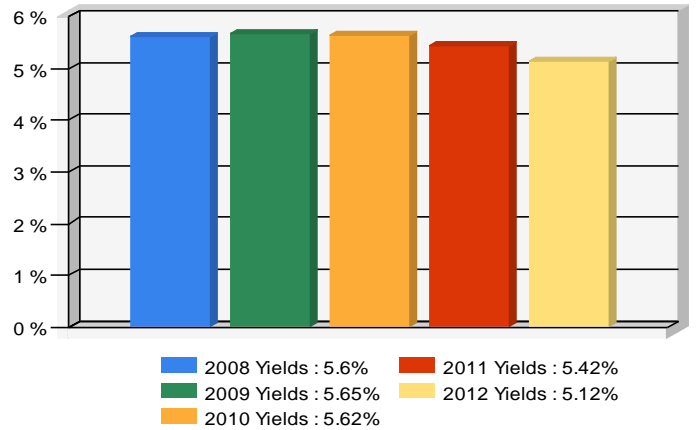
Invested Asset Distribution

Total Invested Assets 35,479,248



5 Year Investment Yields

5 Year Average 5.48%

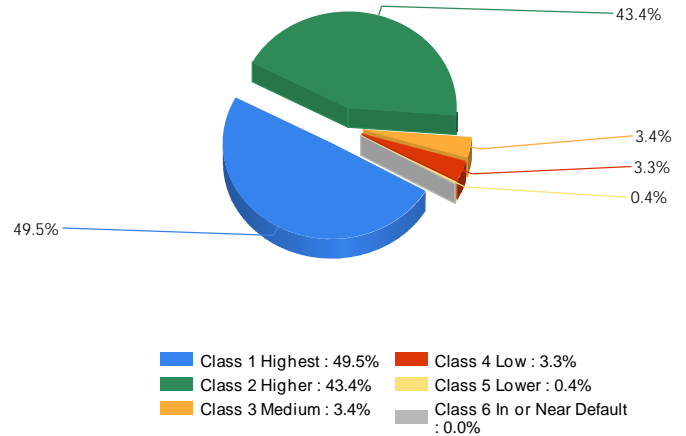


Net yield on mean invested assets

Bond Quality

Non-Performing Assets

Bonds In or Near Default	0.1%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.1%
As a Percent of Invested Assets	0.0%



Distribution of bond classes

Income & Earnings

Total Income	7,979,999
Net Premiums Written	6,011,215
Earnings Before Dividends and Taxes	1,076,110
Net Operating Earnings	224,322

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 2012 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 14, 2013.

Presented by: Michael Layne, Bank Compensation Group Inc., 108 South Railroad Avenue, Suite 5, Ashland, VA 23005 Phone: 804-334-8813 Email: mlyne@bankcompensationgroup.com