



## Why Guardian for Disability?

With over 60 years of group benefits experience, our high-quality disability plans cover over one million employees nationwide. In fact, more employers trust Guardian than any other carrier in the industry.<sup>1</sup>

We offer a strong disability portfolio, with contracts that are exceptionally flexible and comprehensive, as well as integrated, end-to-end absence management solutions — all out of a single location: from Family and Medical Leaves (FML) and company-specific leaves to Short Term Disability (STD) and Long Term Disability (LTD).

Plus our personalized approach and commitment to doing the right thing helps ensure fair results and the best experience for our customers.

As one of the largest mutual companies with exemplary financial ratings<sup>2</sup>, Guardian focuses on the long term well-being of policyholders, instead of the short term demands of stockholders.

### Contracts and products — designed to help both small and large companies manage risk and contain costs

- Flexible plan provisions and innovative options
- Comprehensive product portfolio — Integrated Disability and Absence Management Services, STD, LTD, Supplemental Individual Disability Income Plans, Administrative Services Only for STD

### Claims management — effective and customer-focused

- Empathetic, skilled claims review and personalized guidance from our experienced team
- Proactive approach with strategic engagement of clinical resources to help ensure the best return-to-work outcomes
- One point-of-contact for employers
- Hassle-free claims services — TeleGuard<sup>®</sup> telephonic intake, Early Alert transition from STD to LTD and Social Security Assistance

### Guardian is #1 in total inforce disability cases<sup>1</sup>

#### Guardian's financial strength<sup>2</sup>

Comdex <sup>3</sup>	<b>98</b>
A.M. Best	<b>A++</b>
Standard & Poor's	<b>AA+</b>
Fitch	<b>AA+</b>
Moody's	<b>Aa2</b>

### Service and support — there when you need us

- Call-in Customer Response Unit
- Dedicated Account Management and Implementation Managers Comprehensive, local enrollment support
- 24/7 online administration via Guardian Anytime portal
- Electronic eligibility data feeds

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance Company of America  
New York

guardianlife.com

**For agent/broker use only. Not for use with the general public.** <sup>1</sup>LIMRA U.S. Workplace Benefits Disability Insurance 2018 Sales and Inforce Reports. Excludes Individual business sold at the workplace. <sup>2</sup>The ratings of The Guardian Life Insurance Company of America<sup>®</sup> (Guardian) quoted in this report are as of December 31, 2018 and are subject to change. A.M. Best Company A++ (Superior – highest of 15 ratings). Standard and Poor's AA+ (Very Strong – 2nd highest of 22 ratings). Moody's Aa2 (Excellent – 3rd highest of 21 ratings). Fitch Ratings AA+ (Very Strong – 2nd highest of 21 ratings) Financial information concerning Guardian as of December 31, 2018, on a statutory basis: Admitted Assets = \$58.5 Billion; Liabilities = \$51.3 Billion (including \$44.3 Billion of Reserves); and Surplus = \$7.2 Billion. <sup>3</sup>Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best). Guardian's Group Short Term Disability and Long Term Disability Insurance are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Supplemental Individual Disability Income Insurance underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and features may vary from state to state. Optional riders are available for additional premium. GUARDIAN<sup>®</sup> and the GUARDIAN G<sup>®</sup> logo are registered service marks of The Guardian Life Insurance Company of America<sup>®</sup>