

The Guardian Life Insurance Company of America® (Guardian) is committed to providing individuals and businesses with the financial guidance and protection they need to deliver on their most important promises. Our offerings range from life insurance, disability income insurance, annuities and investments to workplace benefits, such as dental, vision and 401(k) plans. For more than 155 years, much of Guardian's success has derived from our core values: people count, we do the right thing and we hold ourselves to very high standards. Guardian's commitment to corporate social responsibility begins with shaping a workplace that balances the social, ecological and economic needs of doing business today. By embedding a forward-looking mindset into our business model and striving for continuous improvement, Guardian embraces environmental sustainability as a way to create value for our customers, employees and communities.

In 2015, we improved our environmental sustainability efforts through energy reduction and efficiency initiatives, reducing paper consumption, and recycling. Examples of our recent success include:

- ▶ Reducing information technology energy consumption by 25 percent.
- ▶ Starting a managed print project to eliminate a significant number of personal printers, reduce network printers by 50 percent, and reduce energy consumption and greenhouse gas emissions by 84 percent.
- ▶ Implementing processes to reduce print volumes (currently at 45 million pages) by 10 percent, saving 540 trees and 378,000 gallons of water per year.
- ▶ Completing construction on a Leadership in Energy and Environmental Design (LEED)-certified building in Bethlehem, Penn., that will:
 - ▶ Reduce water use by up to 40 percent;
 - ▶ Utilize 100 percent renewable energy;
 - ▶ Be controlled by daylighting controls and occupancy sensors;
 - ▶ Decrease lighting power by at least 25 percent;
 - ▶ Divert 75 percent of construction waste from landfill to recycling;
 - ▶ Ensure all materials, including furniture, have at least 20 percent recycled content; and
 - ▶ Guarantee 20 percent of the combined value of all materials are sourced within 500 miles of Bethlehem, Penn.

Building on the launch of our Sustainability Council in 2014, we are doubling our efforts to educate employees on ways to promote sustainable business practices and increasing employee engagement around the environment. For example, Guardian hosted Sustainability Fairs in five offices in 2015 to showcase our initiatives; highlight local environmental issues; and announce our alliance with EarthShare, a strategic engagement advisor and programmatic partner supporting the work of America's most respected environmental and conservation organizations. EarthShare and Guardian will build employee-driven Green Teams, creating opportunities for local environmental action while educating employees on important environmental issues and connecting them to leading environmental nonprofits.



Deanna M. Mulligan

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President and Chief Executive Officer



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