

1. The Backing of a Fortune 250 Company

As a member of The Guardian Network® you and your firm are part of a Fortune 250 Company and we are here to support you. Our success and longevity lies in living by a strong set of values and keeping our clients' needs primary in everything we do. As a mutual insurance company we are owned by our policyholders who share in Guardian's financial results through annual dividends* — dividends that have been paid every year since 1868.

We take the long view, invest soundly, and maintain a strong capital base that enables us to meet our commitments today and far into the future. Ratings agencies gauge the financial strength of companies so that the public has the facts. High ratings indicate that a firm holds a sufficient balance of cash reserves in proportion to its commitments, signifying stability. Guardian continues to receive high ratings** across the board, a position the company has occupied for many years.



Strong Financial Ratings

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)

Comdex Ranking

98 (extremely safe)



Clear and Relevant Values

A commitment to maintaining a diverse and inclusive culture

A culture based on doing the right thing, valuing our people, and holding ourselves to high standards.

Social responsibility that includes educational alliances, philanthropy and sustainability



Maintaining Our Entrepreneurial Culture

Guardian is committed to local ownership of private wealth management firms.

Local firms, operated by forward thinking leaders who make up The Guardian Network®. Each build an independent brand in their local market.

Opportunities for advancement within local firms and across the network, including Agency Management, Product Specialist and corporate opportunities.

Access to a full suite of proprietary Guardian products along with seamless underwriting from other top rated carriers.

For more facts on Guardian financial ratings, please refer to our Annual Report located on GuardianLife.com.

The Guardian Life Insurance Company of America
New York, NY

guardianlife.com

Pub6955-RB-A (09/18)
2018-65036 (Exp. 09/19)

The Guardian Network® is a network of independent agencies offering the full suite of proprietary Guardian products along with those of other top rated carriers.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America®

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

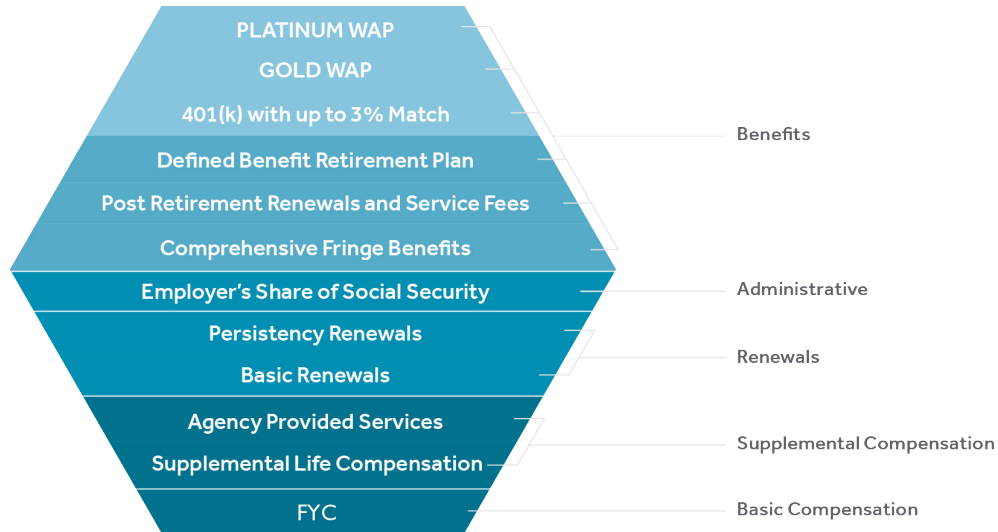
**The ratings of The Guardian Life Insurance Company of America quoted in this report are as of December 31, 2016 and are subject to change.

2. Rewards and Recognition of Merit

Being part of **The Guardian Network**[®] gives you access to rewards and recognition in celebration of your efforts. Our compensation structure offers unlimited earning potential so you can live well today, plan for retirement and leave a legacy.

The Guardian Financial Representative (FR) Plan

The Guardian Financial Representative Compensation Plan is the primary contract for all Financial Representatives. It is considered one of the most lucrative plans in the financial services industry. Providing exceptional compensation, renewals, and benefits the Plan is an opportunity for every Financial Representative to do well by doing good.



- One of the most lucrative contracts in the business
- Some of the strongest renewal rates in the industry
- Wealth Accumulation Plan (WAP)
- Defined Benefit Plan
- 401(k) with Match and Roth option
- World Class Recognition Events
- Tuition reimbursement for your continuing education
- Special discounted membership offering to join top industry associations

**The Guardian Life Insurance
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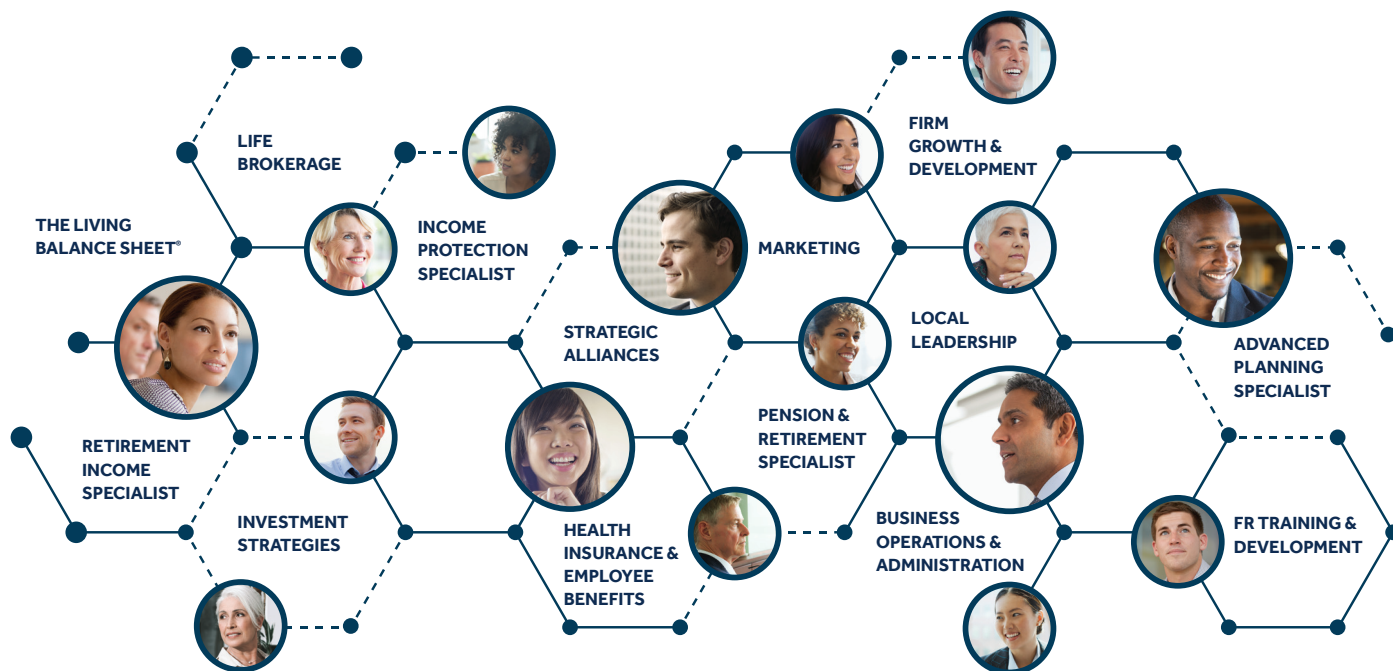
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3. A Network of Support at Every Turn

This is a career helping others and the strength of the entire network is here to help you. As part of our Network you have the support you need to be a trusted advocate for your clients.



The Guardian Network® is All About Strength in Numbers

As part of The Guardian Network® and its community, your efforts are supported by specialists and partners in your firm, around the country and in our corporate offices who are here to help you and your clients. As you grow your practice, whether through mentoring, networking introductions, team work, sharing best practices or conducting training presentations there are people to help.

The Guardian Network Includes:

- Product and program specialists
- Team consulting opportunities
- Book of business transition assistance
- Advanced planning team of attorneys and CPAs
- Business development officers
- Award winning customer service teams
- Investment specialist support
- Case design support
- Competitive intelligence
- Retirement support for your practice

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New York, NY

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

The Living Balance Sheet® (LBS) and the LBS logo are service marks of The Guardian Life Insurance Company of America (Guardian), New York, NY. © Copyright 2005-2018 Guardian

4. Access to Leading-Edge Technologies

Access to technology is vital when building a business. The right technology accelerates the speed and ease of doing business. The greater your access to information, insight and people, the greater your likelihood of success. Mobility and connectivity make it easier to integrate our lives and manage the demands of a growing business. With us you have access to the tools you need and your clients expect.

The Living Balance Sheet® (LBS):

Guardian's proprietary system, The Living Balance Sheet^{®1}, is an interactive web-based tool designed to help translate a client's financial data into compelling financial strategies.

- By leveraging the LBS platform with your clients, you have a unique line of sight into their world. You can make informed recommendations and stay connected. Each of your clients should have their own LBS website, aggregating their accounts and creating the basis for long term financial balance.

Wealth Management & Advisory Solutions Platform

Grow your wealth management business easily and efficiently by leveraging the robust capabilities of Park Avenue Securities which custodies through Pershing.

- NetX360 is the single technology platform you need to manage your client accounts, and run your wealth management business efficiently.
- NetXInvestor provides your clients with simple and intuitive online and mobile access to account information, eDelivery of documents, ACH money movements and mobile check deposits.
- Investnet allows you to easily tailor advisory solutions (UMA, SMA, Mutual Fund/ETF wrap) across client segments.
- A fully integrated eSignature account opening process is available for brokerage and Envestnet accounts making the account opening process completely paperless and simple.
- Albridge Wealth Reporting provides access to on-demand comprehensive household level performance reporting
- Additionally, you can subscribe to premium, third-party applications including: Morningstar[®] Advisor Workstation, NaviPlan and Investment Research available through NetX360.

Digital Sales Support

Supporting your practice with tools and technologies that make your life easier and make your daily operation more efficient.

- eApplication with eSignature
- Pipeline Tracking
- Guardian Proposal System (GPS) including full suite of advanced concepts
- Client Portal
- In-Force Policy Alerts
- SmartOffice client management system
- ePolicy Delivery
- Client Mobile App

Technology That Enhances Productivity and Collaboration

Whether you manage all aspects of your practice or collaborate with a top notch team, the ability to leverage technology to enhance efficiency is vital. We put some of the most powerful technologies at your fingertips.

- Microsoft Suite of productivity and collaboration tools
- Online compensation platform
- Business intelligence dashboards
- Producer Portal – “one stop shop”
- Integrated customer relationship tool
- Negotiated technology deals
- Electronic campaign management

Digital Marketing Tools to Reach Prospects and Clients

- Agency and Agent digital suite with electronic newsletters and social media content
- Online distributed marketing platform – MarketEDGE360
- Mobile responsive websites and Mobile App
- Access to some of the largest social media platforms and Guardian content library

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New York, NY

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¹ The Living Balance Sheet[®] and The Living Balance Sheet[®] Logo are service marks of The Guardian Life Insurance Company of America[®] (Guardian), New York, NY. © Copyright 2005-2018 Guardian.

5. Full Suite of Practice Management Tools and Programs



Learn

Training, Education and Professional Development

Foundations – our 90 day structured learning experience for new financial representatives provides an introduction to LBS belief backed by high activity habits

The Framework – access to online self-study, video and interactive virtual learning through Guardian U for all areas of building your practice: prospecting, building client relationships, running an efficient practice

The Living Balance Sheet™

- Annual Basic Forum
- Annual Advanced Forum
- Monthly webinars
- Case Consultation

Business Resource Center for Advanced Planning

- Support in advanced case design
- Continuing education
- Advanced concept training
- Annual Retirement Masters Summit

Park Avenue Securities

- Practice Builder
- Wealth Builder Academy
- Building Blocks

Tuition reimbursement for industry recognized professional designations

Access to industry network affiliations including MDRT, AALU, WIFS, NAIFA, Forum 400

Management/specialist career path opportunity



Grown

Practice Management Tools and Programs

- Jumpstart Natural Market Inventory
- Lead generation from corporate website
- Orphan programs
- Wealth Management business development and training
- Wealth Management Career Monetization Program, including a buyout program for retiring Registered Representatives and unexpected death protection
- Up-Sell and cross sell sales programs
 - Term conversion
 - Take Advantage
 - Cross sell
- Client insights programs to promote cross sell
- Living Confidently digital tools and calculators
- SmartOffice – your CRM tool
- MarketEDGE360 – your activity generation and relationship engagement tool
- Elite Producer Program
 - Dedicated, premier underwriting through Platinum Advantage Program
 - Premier Access to Compliance
 - Six Sigma Training for Staff
- Elite Insights program to identify business opportunities
 - Wholesaler support team



Connect

Marketing and Social Media Tools

- Digital insights and education hub with multimedia content for you to share with clients and engage prospects
- Supported access to LinkedIn and Facebook business page training and support
- LinkedIn Sales Navigator access and training
- Brand support, collateral templates and materials
- Mobile responsive websites with search engine optimization and automated campaigns
- MyNameFlow Newsletter access for both prospecting and recruiting.
- Access to Grapevine6 and over 35 million pieces of content
- Seminar program with compliance-approved seminars and event management through Eventbrite
- Online portal provides access to all materials and learning
- Weekly field communication through The Source helps you stay on top of what's new
- Library of activity generation and relationship engagement content via MarketEDGE360
 - Access to cold source lists for individuals and business owners
 - Access to Compliance approved email, direct mail and advertising assets

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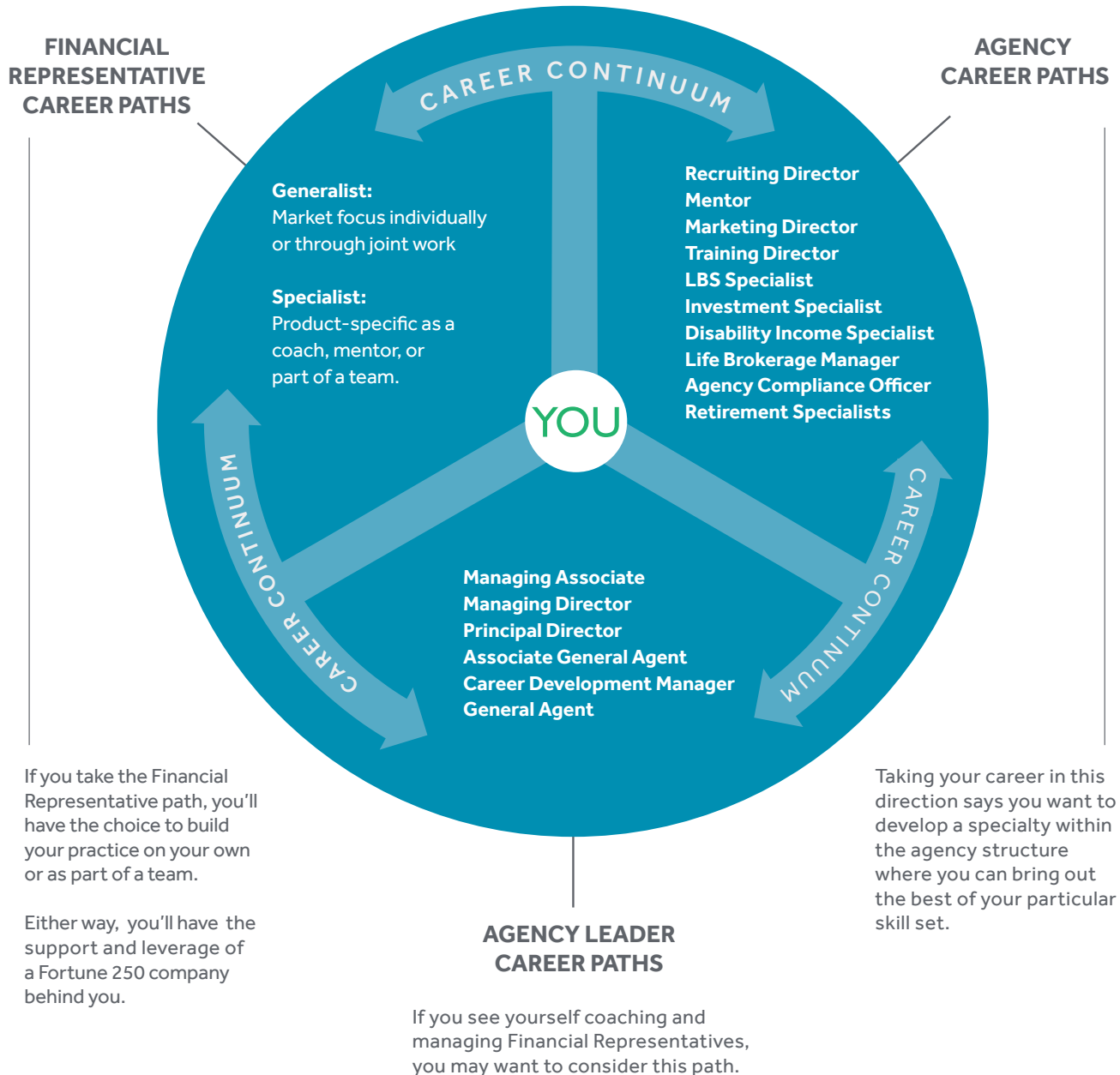
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6. Management and Leadership Development

At Guardian, we take the responsibility of developing your leadership qualities very seriously. You have the ability to grow and develop in the direction you choose, even if that direction changes, at a pace that matches your drive and aspirations. We provide a broad range of development programs to help you explore options and master the skills you need. Our goal is to help leaders excel at all levels and roles within The Guardian Network®.



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7. A Powerful Product Portfolio

Risk management	Income protection	Retirement Planning	Wealth Management	Highly Rated Carrier Access	Worksite Benefits
<ul style="list-style-type: none"> • Whole Life • Universal Life • Variable Universal Life • Term Life • High Early Cash Value WL • Survivorship Whole Life • Pension Trust • Riders and Features, including the Long Term Care Rider 	<ul style="list-style-type: none"> • Individual Disability Income • Overhead Expense • Business Reducing Term • Disability Buy-Out • Student Loan Protection Program • Retirement Protection Plus 	<ul style="list-style-type: none"> • 401(k) • Variable Annuities • Fixed Annuities • Immediate Annuities • Deferred Income Annuities 	<ul style="list-style-type: none"> • Advisory services • Brokerage accounts • Mutual Funds & Exchange Traded Funds • Annuities • IRAs • 401(k) Solutions • World class technology and trading platform with Pershing and Bank of New York Mellon 	<ul style="list-style-type: none"> • Innovative Underwriters • Seamless underwriting • Access to a wide range of brands and products <ul style="list-style-type: none"> – Non Proprietary Life – IUL – Annuity – Disability Income – Life Settlements – Structured Settlements 	<ul style="list-style-type: none"> • Guaranteed Issue Disability Income Insurance • Guaranteed Issue Life • Group offering – (voluntary perm life and term) • 401(k) • Dental • Vision • Chronic Illness • Cancer • Accident • Stop Loss

A Marketplace Advantage

As a leader in financial services, Guardian offers a full line of high quality life products and riders. For over 150 years, Guardian has maintained a competitive position with exceptional financial strength ratings¹:

- Paying a dividend to participating policyholders every year since 1868²
- Comdex Rating of 98³
- Capitalization Ratio of 15.5%⁴

As a leading provider of non-cancellable individual disability income insurance, Berkshire Life Insurance Company of America, a Guardian company offers one of the broadest product portfolios in the marketplace.

- Programs for Professional Groups
- Discount, employer-sponsored programs for business owners with 3 or more issued lives
- Special programs for new professionals, business startups and home-based business owners

Helping your clients plan for retirement can be challenging. You need a strong product offering for both individual clients and business owners.

- For your business owner clients and their employees, offering the 401(k) can provide the depth you need.
- Fiduciary support
 - No proprietary fund or bundling requirements
 - TPA flexibility

By combining one of the largest clearing firms in the country, Pershing, and one of the oldest banks in the U.S., Bank of New York Mellon, Park Avenue Securities has created a world class technology and trading platform. Through Envestnet and Albridge, Park Avenue Securities provides access to the industry's finest asset managers and client performance reporting.

Visit: ParkAvenueSecurities.com

No two clients are the same and each client has unique needs. When you need an alternative solution, Innovative Underwriters offers a wide range of brands and products to meet client needs. These alternate solutions come with club credits that count toward recognition. The ability to share/transfer life underwriting files makes it easier to close the case.

Visit InnovativeUnderwriters.com

Benefit strategies are evolving for business owners. At Guardian, we arm you with the knowledge, products and process that puts your clients first.

- A full suite of flexible solutions
- A dedicated enrollment team
- A variety of benefits administration platforms to fit business requirements

Advanced Planning Solutions

Estate and Wealth
Transfer Concepts
Solutions

Business and
Executive Benefits
Concepts Solutions

Asset Protection
and Tax Planning
Concepts Solutions

Sophisticated
Planning Solutions
(e.g. Premium
Finance, Defined
Benefit Plans, 412
(e)(3) plans, Sec. 79
plans and more)

Multiple Employer
Plans

Multi Life DI and Life
Online program

Visit the business resource center on Guardian online (GOL) for materials and more information.

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Securities products and advisory services offered through Park Avenue Securities LLC (PAS), member FINRA, SIPC.

Variable universal life and variable and fixed annuities issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation and wholly-owned subsidiary of Guardian. Individual variable annuities and variable universal life distributed by PAS. Annuity guarantees are backed exclusively by the strength and claims-paying ability of GIAC. PAS is a wholly-owned subsidiary of GIAC. Guardian, GIAC, and PAS are located at 7 Hanover Square, New York, NY 10004, 800-GUARDIAN.

Mutual funds, exchange traded funds, variable universal life, variable annuities, and underlying investment options are sold by prospectus only. Investors should consider the investment objectives, risks, charges, and expenses of these products carefully before investing. This and other information are contained in the product's prospectus, which may be obtained by calling 800-GUARDIAN. Please read it carefully before you invest.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of Guardian. Product provisions and availability may vary by state.

¹ Rating as of June 2017 and are subject to change. Ratings do not apply to the investment options in variable annuities, variable life or mutual funds. Financial information concerning Guardian as of December 31, 2017, on a statutory basis: Admitted Assets= \$55.6 Billion; Liabilities = \$48.9 Billion (including \$41.8 Billion of Reserves); and Surplus = \$6.7 Billion.

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

³ Guardian's Comdex Ratings as of May 2018. Ranking Comdex is a ranking and not an independent rating agency. A Comdex ranking is a percentile ranking composite of all ratings received by a company based on a scale of 1 to 100 (with "1" being the weakest and "100" being the strongest), in relation to all other companies that have been evaluated by at least two of the four independent rating services.

⁴ Based on a five-year average

Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation. All investments involve risk, including possible loss of principal amount invested.

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