



## Companies are constantly shifting. It helps to know who you can count on.

In recent years, several life insurance companies have experienced significant changes. Many have also raised the "Cost of Insurance" or the COI. It's important to be aware of these changes and to consider how they may affect you and your policy.

ORIGINAL COMPANY	SOLD TO	NOTES
EQUITABLE LIFE	AXA	Possible IPO of US Life Insurance. Raising C's OI.
GE CAPITAL	GENWORTH	China Oceanside Holdings Group. Started as Life of Virginia, Genworth, AON, GE Capital, Chinese Holding Co. Raising C's OI.
GENERAL AMERICAN	MET LIFE—BRIGHTHOUSE	Company purchased by MetLife in 1999.
ING	VOYA	ING spun-off Voya in 2013. Voya raised C's OI on inforce UL policies in 2015.
JEFFERSON PILOT	LINCOLN FINANCIAL GROUP	Financial strength reduction after rating agency downgrades. Raised C's OI.
JOHN HANCOCK	MANULIFE	Possible IPO of US Life Division John Hancock. Raising C's OI.
LINCOLN BENEFIT	RESOLUTION LIFE	Sold from Allstate to Resolution Life with current Comdex 56.
MET LIFE	BRIGHT HOUSE	MetLife spins off Brighthouse Life Insurance Co.; Comdex decreased 94 - 77 as of 1/1/2016. Suspended DI policy sales. Increased COI's on UL inforce policies.
MONY (NY)	Equitable - AXA	Life Insurance block sold to Protective Life. Now owned by Dai -Ichi Life.
NEW ENGLAND	MET LIFE—BRIGHTHOUSE	Merged with MetLife in 1995. Agents sold to Mass Mutual in 2016 & company put into runoff.
PROTECTIVE LIFE	DAI-ICHI LIFE INSURANCE CO.	2015 sold to Japanese Insurance company.
STANDARD INSURANCE COMPANY	MEIJI YASUDA	2016 sold to Japanese Insurance Company. Current Comdex 79.
SYMETRA	SUMITOMO LIFE OF JAPAN	2015 sold to Japanese Insurance Company. Current Comdex 77.
TRANSAMERICA	AEGON	Raising C's OI of existing policy holders.
WEST COAST LIFE	PROTECTIVE LIFE	2015 Protective sold to Dai-Ichi Life.
<b>GUARDIAN LIFE INSURANCE</b>	<b>GUARDIAN LIFE INSURANCE</b>	<b>98 Comdex Rating. A mutual company founded in 1868.<sup>1</sup></b>

**Comdex** Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies (A.M. Best, Standard & Poor's, Moody's, and Fitch). Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best). Working with a time tested company, like Guardian may matter when you need it most. Guardian has never increased the cost of insurance (COI) on any existing policies that are or were in force (however Guardian holds the right to do so in the future).

Source of company actions: press releases, company publications and carrier announcements.

<sup>1</sup>Ratings are as of December, 31, 2016 and are subject to change without notice. Source of current Comdex is Vital Signs as of August 1, 2017.

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