

Current Financial Ratings

The Guardian Life Insurance Company of America and the Guardian Insurance & Annuity Co., Inc. are very highly rated as noted below:

Moody's Insurance Financial Strength Rating – Aa2 (Excellent)

Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Insurance companies rated Aa offer excellent financial security and, together with Moody's Aaa group, constitute what are generally known as high-grade companies.

Standard & Poor's Insurer Financial Strength Rating – AA (Very Strong)

A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. An insurer rated 'AA' has very strong financial security characteristics, differing only slightly from those rated higher.

Fitch Insurer Financial Strength Rating – AA (Very Strong)

Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization, and its capacity to meet senior obligations to policyholders and contractholders on a timely basis. Insurers with an AA rating are viewed as possessing very strong capacity to meet policyholder and contract obligations. Risk factors are modest, and the impact of any adverse business and economic factors is expected to be very small.

A.M. Best Company Rating – A+ (Superior)

Best's Ratings indicate the financial strength of insurance companies. The A++ and A+ ratings are assigned to companies that have, in Best's opinion, a superior ability to meet their ongoing obligations to policyholders.

The ratings on this page are current as of October 1, 2003