Guardian
Insurance | Wealth | Benefits

2025 fact sheet

Supporting you on your well-being journey

At Guardian, we not only help you plan for your future, but also for your holistic well-being — **mind, body, and wallet®.**

We're making a difference in people's lives across the US as a leading provider of life and disability insurance, dental and workforce benefits, retirement, and wealth solutions.

To us, mutuality is more than a company structure, it's our mindset. And we measure our success by what matters — your long-term well-being.

Ownership structure

As a mutual company, Guardian is owned by our participating life policyholders. They can share in our financial success through annual dividends, which we have proudly paid every year since 1868.*

Financial highlights and ratings[1]

$189.2B
Assets under administration

$2.5B
Operating income

$13.5B
Premiums

$12.6B
Capital

$1.7B
Policyholder dividends declared

$7.4B
Benefits paid to policyholders

Please visit guardianlife.com/about-guardian/guardian-annual/2025 to learn how we delivered for our customers in 2025.

Moody's Investors Service

Aa1
Stable
High Quality
2nd highest of 21 ratings

A.M. Best Company

A++
Stable
Superior
Highest of 15 ratings

Standard & Poor's

AA+
Stable
Very Strong
2nd highest of 20 ratings

Operating income is before taxes and dividends to policyholders.

*Dividends are not guaranteed.

Corporate impact

To deliver on our purpose to **inspire well-being®** and act upon our strategic priorities, we are committed to transparently sharing our approach to the social and sustainability issues that are material to our business.

Top philanthropic grants

The High Line
First-ever Lead Wellness Sponsor of New York City's elevated public park

- **6M+** annual visitors from all over the country and the world.
- **6,220+** participants at Guardian-sponsored wellness events.

Dental Lifeline Network (DLN)
Donated Dental Services program for veterans and medically fragile adults

- **300,200** donated dental procedures completed.
- **$118M+** value of donated dental treatment provided.

EVERFI
Minding Your Money: Skills for Life™ financial wellness program for high school students

- **310,393** students reached across 6,924 schools in 17 states.
- **83%** average assessment score increase pre- versus post-lessons.

Adaptive Student Athlete Program (ASAP)
Expanding opportunities for collegiate adaptive sports nationwide

- **300+** adaptive student athletes supported across 70% of existing collegiate programs.
- **3x** athlete participation growth since program launch.

Colleague engagement

5,700+
matching gift participants

4,100+
nonprofit organizations benefited

15,000+
volunteer hours donated

1,900
US colleague volunteers

2025 awards and accolades

We work hard to provide our customers with exceptional service, and our colleagues with a modern and flexible work environment. We're honored to have been noted once again for our efforts.

- Guardian's Individual Life Contact Center has been recognized by J.D. Power by providing "An Outstanding Customer Service Experience" for Phone Support for the 8th consecutive year. Overall, Guardian has been recognized by J.D. Power for the 15th consecutive year.[2]
- DALBAR continues to recognize our teams as industry leaders in delivering superior service to our clients.
- For the eighth time, Training magazine recognized Guardian among its Top 100 Organizations for our investment in learning and development opportunities.

The Guardian Life Insurance Company of America
guardianlife.com

New York, NY

9031821.1 (Exp. 07/28)

1 The ratings of The Guardian Life Insurance Company of America® (Guardian) quoted in this report are as of December 31, 2025, and are subject to change. The ratings earned by Guardian do not apply to the investments issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) or offered through Park Avenue Securities LLC (PAS). Rankings refer to Guardian's standing within the range of possible ratings offered by each agency.

2 J.D. Power 2018-2023 Certified Customer Service Program℠ recognition is based on successful completion of an evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit www.jdpower.com/business/awards. J.D. Power is not an affiliate or subsidiary of Guardian.

Financial information concerning Guardian as of December 31, 2025, on a statutory basis: Admitted assets = $93.8 billion; Liabilities = $83.8 billion (including $64.0 billion of reserves); and surplus = $10.0 billion.

Financial information concerning GIAC as of December 31, 2025, on a statutory basis: Admitted assets = $11.0 billion; Liabilities = $10.3 billion (including $4.1 billion of reserves); and Capital and surplus = $0.7 billion.

Financial information for Berkshire Life Insurance Company of America as of December 31, 2025, on a statutory basis: Admitted assets = $5.7 billion; Liabilities = $5.5 billion (including $1.2 billion in reserves); and Capital and surplus = $0.2 billion.