



# Financial Strength Matters

When choosing a carrier, it's important to look for a company with a demonstrated track record of financial strength.

Comdex Ranking			
Northwestern Mutual	100	Standard	84
Berkshire Life	99	Ameritas	82
Mass Mutual	98	Ohio National	81
MetLife*	95	Unum	78
Principal	90		



## Independent third-party ratings

### A.M. Best: A++

Superior ability to meet ongoing obligations to policyholders

A++ **Berkshire Life**, Northwestern Mutual, Mass Mutual

A+ Ohio National, MetLife, Principal

A Ameritas, Standard, Unum

### Standard & Poor's: AA+

Very strong financial security characteristics

AA+ **Berkshire Life**, Northwestern Mutual, Mass Mutual

A+ Ameritas, Principal, Standard

AA- MetLife

A Unum, Ohio National

## Fitch: AA+

Very strong capacity to meet contractual obligations

AAA Northwestern Mutual



AA+ Berkshire Life, Mass Mutual



AA- MetLife, Principal



A Standard, Unum



## Comdex ranking

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). A carrier needs to be rated by at least two rating services to receive a Comdex ranking.

## Exemplary ratings from independent agencies

One of the best ways to evaluate an insurance company is to look at how it stacks up against other insurance carriers. Independent, third-party rating services like A.M. Best, Fitch, Moody's Investors Services, and Standard & Poor's provide objective ratings of financial strength. Each rating agency has a different rating scale, thus looking at these ratings individually is not as important as looking at how a given company looks relative to others. Both Berkshire Life and Guardian have consistently earned exemplary ratings from all of the rating agencies.

**You can feel confident choosing a company with exemplary financial ratings.**

---

**The Guardian Life Insurance Company of America**

[guardianlife.com](http://guardianlife.com)

New York, NY

\* Information for MetLife based on Metropolitan Life Insurance Company not Brighthouse Life Insurance Company.

All ratings and Comdex ranking information from Vital Signs, 07/09/19. This information is subject to change.

Financial information concerning Berkshire Life Insurance Company of America as of 12/31/18 on a statutory basis: Net Admitted Assets = \$3.9 billion; Liabilities = \$3.7 billion (including \$0.8 billion of Reserve); Surplus = \$0.2 billion.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. BLICOA is solely responsible for the financial obligations thereunder for its issued products.

Pub4743BL (07/19) 2019-81813 (Exp. 07/21)

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