



Guardian's Dividend Interest Rate History 1959 – 2019

It's good to hear about a company's success, but what does it do for you? Since our founding in 1860, we've been dedicated to protecting individuals, their families, and businesses through two World Wars and the Great Depression. Our participating policyholders benefit directly from our success.

Dividend Scale Year	Guaranteed Cash Value Interest Rate	Dividend Interest Rate
2019	4.00%	5.85%
2018	4.00%	5.85%
2017	4.00%	5.85%
2016	4.00%	6.05%
2015	4.00%	6.05%
2014	4.00%	6.25%
2013	4.00%	6.65%
2012	4.00%	6.95%
2011	4.00%	6.85%
2010	4.00%	7.00%
2009	4.00%	7.30%
2008	4.00%	7.25%
2007	4.00%	6.75%
2006	4.00%	6.50%
2005	4.00%	6.75%
2004	4.00%	6.60%
2003	4.00%	7.00%
2002	4.00%	8.00%
2001	4.00%	8.50%
2000	4.00%	8.50%
1999	4.00%	8.75%
1998	4.00%	8.75%
1997	4.00%	8.50%
1996	4.00%	8.00%
1995	4.00%	8.50%
1994	4.00%	9.00%
1993	4.00%	9.75%
1992	4.00%	10.25%
1991	4.00%	10.50%



Dividend Scale Year	Guaranteed Cash Value Interest Rate	Dividend Interest Rate
1990	4.00%	11.00%
1989	4.00%	11.50%
1988	4.00%	12.00%
1987	4.00%	12.50%
1986	4.00%	13.25%
1985	4.00%	13.25%
1984	4.00%	12.25%
1983	4.00%	7.65%
1982	4.00%	7.50%
1981	4.00%	7.20%
1980	4.00%	7.05%
1979	3.50% First 20 Yrs. 2.50% Thereafter	6.50%
1978	3.50% First 20 Yrs. 2.50% Thereafter	6.35%
1977	3.50% First 20 Yrs. 2.50% Thereafter	6.10%
1976	3.50% First 20 Yrs. 2.50% Thereafter	5.45%
1975	3.50% First 20 Yrs. 2.50% Thereafter	5.15%
1974	3.50% First 20 Yrs. 2.50% Thereafter	4.90%
1973	3.50% First 20 Yrs. 2.50% Thereafter	4.65%
1972	3.50% First 20 Yrs. 2.50% Thereafter	4.50%
1971	3.50% First 20 Yrs. 2.50% Thereafter	4.00%
1970	2.50%	4.00%
1969	2.50%	4.00%
1968	2.50%	4.00%
1967	2.50%	3.75%
1966	2.50%	3.75%
1965	2.50%	3.75%
1964	2.50%	3.75%
1963	2.50%	3.50%
1962	2.50%	3.50%
1961	2.50%	3.50%
1960	2.50%	3.30%
1959	2.50%	3.30%

The history of Guardian's dividend payout along with its outlook on the future ensures that Guardian is committed to being there for their clients for the long term.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

Pub8810 (11/18) 2018-69786 (11/19)

1984 – 2019 dividend interest rates are direct recognition rates. Rates assume no policy loans. Direct recognition takes into consideration the Guardian's interest earnings on non-loaned versus loaned assets.

The dividend interest rate is only one component of the dividend formula. Other factors are the mortality return and an expense-loading factor. A company could maintain its current interest rate and change its mortality and expense factors to vary the payable dividend. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors. The Guaranteed Cash Value Interest Rate is based on the year a policy is issued.

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