

## **DENTAL CUSTOMERS ARE MORE LOYAL THAN EVER**

### **Guardian is meeting employee benefit needs**

Even during difficult economic times, Guardian dental customers remain more loyal than ever:

- **60%** of Guardian dental customers have been with us four or more years and growing\*
- Out of our current in-force business, Guardian's average customer relationship with us is **4.6** years\*

Why do our customers remain with Guardian? The same reasons why we are **#1** in new PPO business sold six out of the last seven years:\*\*

**Broad and flexible offerings:** Guardian offers flexibility unique to this industry. We can customize a dental plan to meet employer needs and price points, down to the smallest case size. Compare our contract provisions against the competition.

**Network Strength:** With over 70,000 dentists at over 114,000 locations, Guardian has one of the largest national PPO networks. With discounts averaging 30% - members save money by seeing an in-network provider.

**Financial Strength:** Today, the financial strength and stability of your insurance company is more important than ever. A.M. Best recently upgraded our rating to their highest rating, A++ (Superior) and S&P upgraded us to an AA+ rating (Very Strong).\*\*\* Guardian's financial strength allows us to demonstrate our long term commitment to our customers today, and in the future.

**Ease of doing business:** With dedicated call centers for members and employers, our secure self-service website [www.GuardianAnytime.com](http://www.GuardianAnytime.com) and one bill for all product lines, working with Guardian is easy.

**Switching carriers creates a hassle for you, your clients and their employees. Introduce your clients to a carrier they could count on, for today and in the future. Contact a Guardian Group Sales Representative to learn more.**

Financial information concerning The Guardian Life Insurance Company of America as of 12/31/08 on a statutory basis: Admitted Assets = \$29.0 Billion; Liabilities = \$25.3 Billion (including \$22.1 Billion of Reserves); and Surplus = \$3.7 Billion.

\* Source: Guardian recording, 3/09

\*\* LIMRA and NADP U.S. Group Dental Plans Study (April 2002, April 2003, April 2004, April 2005, April 2006, April 2007 and April 2008)

\*\*\*November 2008, July 2008

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004

2009-2971



We take your business personally<sup>SM</sup>

DENTAL • LIFE • DISABILITY PROTECTION • MEDICAL BENEFITS • CRITICAL ILLNESS • SECTION 125/FLEX PLAN • VISION CARE