



## A Brief History

Guardian was founded by Hugo Wesendonck in 1860 in New York. At the time, it was called the Germania Life Insurance Company of New York

Within two short years, the company began opening agencies across the country. We even served policyowners in Colorado, the Dakotas, New Mexico and Arizona, long before these territories became states.

In 1868, Germania became the first U.S. insurance company to start an agency in Europe. By the early 1900s, almost half of its business was outside North America, until the pressures of World War I forced it to stop writing business in Europe

In 1917, the company changed its name to The Guardian Life Insurance Company of America.

In 1925, Guardian converted from a mixed stock and mutual company to a wholly mutual company. As such, we have no stockholders or private owners. The policyholders own the company and profits are distributed to them in the form of dividends on policies.

## About Guardian

Founded nearly 150 years ago, Guardian and its subsidiaries are committed to protecting individuals, business owners and their employees with life, long term care insurance, disability income, medical and dental insurance products, and offer 401(k), annuities and other financial products and trust services. As of December 31, 2008, Guardian and its subsidiaries had \$39.1 billion in assets (on a consolidated statutory basis).

Guardian operates one of the largest dental networks in the United States, and protects more than six million employees and their families at 120,000 companies. The company has more than 5,400 employees in the United States and a network of over 3,000 financial representatives in more than 80 agencies nationwide.