

Why Guardian for Disability

With over 50 years of group benefits experience, our high-quality disability plans cover over one million employees nationwide. More employers trust Guardian than any other carrier in the industry¹

We offer a strong disability portfolio, with contracts that are exceptionally flexible and comprehensive. And when it comes to disability claims – we provide the same dedicated claim benefit analyst for both STD & LTD solutions, located in a single US location. Plus our personalized approach and commitment to doing the right thing ensures fair results and the best experience for our customers.

As one of the largest mutual companies with exemplary financial ratings, Guardian focuses on the long term well-being of policyholders, instead of the short term demands of stockholders.

Contracts and Products – Designed to help manage risk and contain costs

- Flexible plan provisions and innovative options
- Comprehensive product portfolio – Short and Long Term Disability (STD/LTD), Supplemental Individual Disability Worksite Plans, ASO STD and expert Absence Management Services with our subsidiary, **Reed Group**²

Claims Management – We work smarter to keep it simple

- Empathetic, expert claims review and personalized guidance from our experienced team.
- Proactive approach with strategic engagement of clinical resources
- One point-of-contact for employers
- Hassle-free claims services – TeleGuard™ telephonic intake, Early Alert transition from STD to LTD and Social Security Assistance

Service and Support – There when you need us

- Call-in Customer Response Unit
- Dedicated Account Management and Implementation Managers
Comprehensive, local enrollment support
- 24/7 online administration via Guardian Anytime portal
- Electronic eligibility data feeds



Guardian is **#1** in TOTAL inforce disability cases (STD, LTD, and Self-Insured Combined)³

Guardian's Financial Strength*	
Comdex**	98
A.M. Best	A++
Standard & Poor's	AA+
Fitch	AA+
Moody's	Aa2

*Ratings as of 7/14. **Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best.)

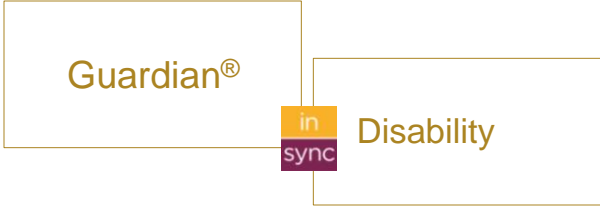
Contact your Guardian Group Sales Representative for more information.



DENTAL | DISABILITY | LIFE | VISION | CRITICAL ILLNESS | CANCER | ACCIDENT | STOP LOSS

GuardianAnytime.com

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