

Guardian Retirement Solutions Wins DALBAR Seal of Excellence for its Transaction Processing

Boston, MA (October 22, 2009) - DALBAR, Inc. announced today that Guardian Retirement Solutions, a division of The Guardian Life insurance Company of America, has been awarded the DALBAR Seal of Excellence for its transaction processing capabilities for the fifth consecutive year. The DALBAR Seal is only awarded to those firms that consistently exceed customer expectations for service levels.

Before awarding the seal, DALBAR and Guardian conducted a series of evaluations with plan sponsors who utilize funding vehicles issued by The Guardian Insurance & Annuity Company, Inc. to fund their qualified retirement plans and reviewed Guardian's ability to effectively process contributions, transactions, and basic account maintenance for these plans. The results of these tests indicate that Guardian successfully meets the needs of plan sponsors and their plan participants and is outstanding in:

- Processing transactions quickly and accurately
- Proactively keeping clients informed of any outstanding issues
- Overall levels of transaction processing service

"Guardian's continued commitment to exemplary service and seamless transaction processing in the qualified plan market-place makes them a standout industry leader. Guardian once again earning the DALBAR Recognition of Excellence only underscores this achievement." said Csilla von Csiky, Managing Director of DALBAR.

"DALBAR's recognition of our transaction processing services is testament to Guardian's commitment to making this critical component of a well-run retirement solutions program the best in the business," said Scott Dolfi, Guardian's Executive Vice President of the Retirement Solutions business. "As a premier provider of retirement products and services for small and mid-sized businesses, Guardian understands that flawless execution and exceptional service are what our clients expect."

DALBAR, Inc., the nation's leading financial-services market research firm, continues its nearly three-decade commitment to raising the standards of excellence in the industry. With offices in the US and Canada, DALBAR develops standards for, and provides research, ratings, and rankings of intangible factors that influence the overall customer-service experience in the mutual fund, broker/dealer, managed account, retirement plan, life insurance and property and casualty insurance industries. Such factors include print communications, Internet, interactive voice response, call center, and financial-professional touch points. www.dalbar.com

About Guardian

The Guardian Life Insurance Company of America (Guardian), one of the largest and oldest mutual life insurance companies in the United States, is known for its stability and strength. A Fortune 300 company, Guardian is the only major life insurer to earn upgrades from two major rating agencies in 2008: A++ (Superior) by A.M. Best and AA+ (Very Strong) by Standard & Poor's. As of October, 2009, four rating companies have affirmed Guardian's ratings: Fitch (AA+/Very Strong); Moody's (Aa2/Excellent); Standard & Poor's (AA+/Very Strong), and A.M.

Best (A++/Superior).

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. 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.

The Guardian Insurance & Annuity Company, Inc., a Delaware corporation that is a wholly-owned subsidiary of Guardian, issues funding vehicles for qualified retirement plans.

For more information about Guardian, please visit: www.GuardianLife.com.

For Media Inquiries, Contact:

Richard Jones
The Guardian Life Insurance Company of
America
212-598-8338
Richard_jones@glic.com

Stephanie Ptak
DALBAR
617-624-7134
sptak@dalbar.com

<http://www.dalbar.com>