



## Financial strength matters

When choosing a carrier, it's important to look for a company with a demonstrated track record of financial strength.

Comdex Ranking			
Northwestern Mutual	100	Standard	81
Berkshire Life	99	Ameritas	79
Mass Mutual	98	Unum	73
MetLife <sup>1</sup>	95	Ohio National	72
Principal	90		



All ratings and Comdex ranking information from Vital Signs, 02/08/22. This information is subject to change without notice.

### Independent third-party ratings

#### A.M. Best: A++

Superior ability to meet ongoing obligations to policyholders

A++ **Berkshire Life**, Northwestern Mutual, Mass Mutual

A+ MetLife, Principal

A Standard, Ameritas, Unum, Ohio National

#### Standard & Poor's: AA+

Very strong financial stability characteristics

AA+ **Berkshire Life**, Northwestern Mutual, Mass Mutual

AA- MetLife

A+ Principal, Standard, Ameritas

A Unum

## Fitch: AA+

Very strong capacity to meet contractual obligations

AAA Northwestern Mutual



AA+ Berkshire Life, Mass Mutual



AA- MetLife, Principal



A- Unum, Ohio National



## Comdex ranking

Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies (A.M. Best, Standard & Poor's, Moody's, and Fitch). Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best). A carrier needs to be rated by at least two rating services to receive a Comdex ranking.

A Comdex rating can be thought of as a report card for insurance companies. By looking at the number from 1 to 100, you can easily find out the financial strength of an insurer. For example, if a company's Comdex ranking is 80, this means it scores higher than 80% of all other companies with two or more ratings.<sup>2</sup> You have a choice in selecting an insurance company based on your personal tolerance for a company's financial strength.

## Strong ratings from independent agencies

One of the best ways to evaluate an insurance company is to look at how it stacks up against other insurance carriers. Independent, third-party rating services like A.M. Best, Fitch, Moody's Investors Services, and Standard & Poor's provide objective ratings of financial strength. Each rating agency has a different rating scale, thus looking at these ratings individually is not as important as looking at how a given company looks relative to others. Both Berkshire Life and Guardian have consistently earned strong ratings from all of the rating agencies.

## You can feel confident choosing a company with strong financial ratings.

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**The Guardian Life Insurance Company of America**

**guardianlife.com**

New York, NY

<sup>1</sup> Information for MetLife based on Metropolitan Life Insurance Company not Brighthouse Life Insurance Company.

<sup>2</sup> The Balance, What is a Comdex rating? (Nov. 29, 2021), <https://www.thebalance.com/what-is-the-comdex-ranking-of-your-insurance-company-3993970>

Financial information concerning Berkshire Life Insurance Company of America as of 12/31/21 on a statutory basis: Net Admitted Assets = \$4.7 billion; Liabilities = \$4.5 billion (including \$1.0 billion of Reserve); Surplus = \$0.2 billion. Ratings as of 02/08/22 are subject to change without notice.

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