



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

Berkshire Life	100	Principal	91
Northwestern Mutual	100	Standard	82
Mass Mutual	98	Ameritas	79
MetLife ¹	95	Unum	71

All ratings and Comdex ranking information from Vital Signs, 03/20/23. 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



Standard & Poor's: AA+

Very strong financial stability characteristics

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



AA- MetLife



A+ Principal, Standard, Ameritas



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.² 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.

**The Guardian Life Insurance
Company of America**

guardianlife.com

New York, NY

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¹ Information for MetLife based on Metropolitan Life Insurance Company not Brighthouse Life Insurance Company.

² 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 12/31/22 on a statutory basis: Net Admitted Assets = \$4.9 billion; Liabilities = \$4.7 billion (including \$1.1 billion of Reserve); Surplus = \$0.2 billion. Ratings as of 03/20/2023 are subject to change without notice.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. BLICOA is solely responsible for the financial obligations thereunder for its issued products.

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