

Guardian Life

Group Affiliation: Guardian Life Group
Address: 7 Hanover Square
 New York NY 10004-4025
Phone: 212-598-8000

Domicile: NY
NAIC Number: 64246
Year Established: 1860
Company Type: Mutual

Ratings

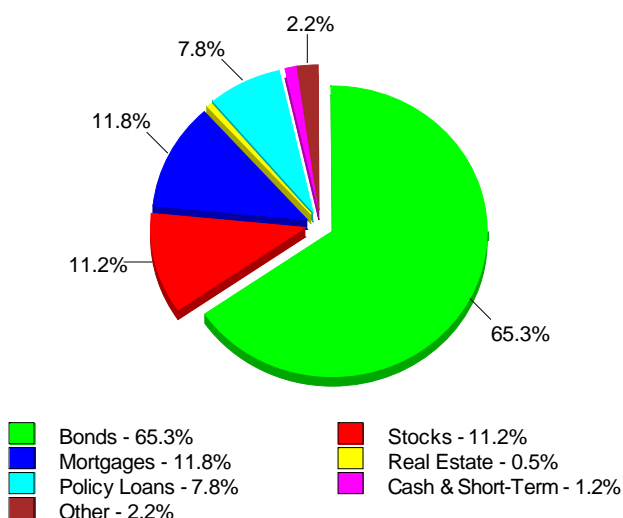
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Financial Strength, 20 ratings)	AA (3)
Moody's(Financial Strength, 21 ratings)	Aa2 (3)
Fitch Ratings(Financial Strength, 21 ratings)	AA+ (2)
TheStreet.com(Safety Rating, 16 ratings)	A (2)
Comdex(Percentile in Rated Companies)	96

Assets & Liabilities

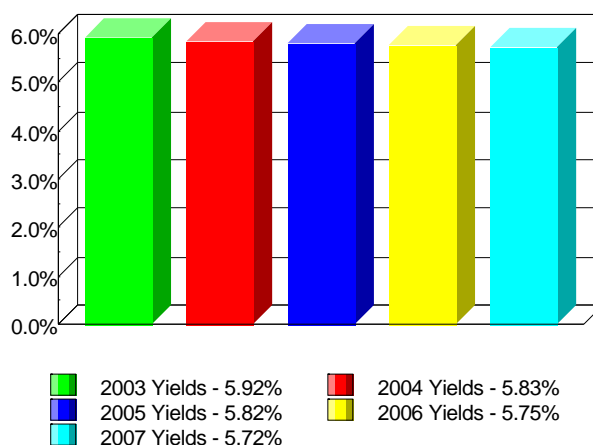
Total Admitted Assets	28,328,340
Total Liabilities	24,577,794
Separate Accounts	0
Total Surplus & AVR	4,293,655
As % of General Account Assets	15.2%

Invested Assets

Total Invested Assets 26,478,656



Investment Yields



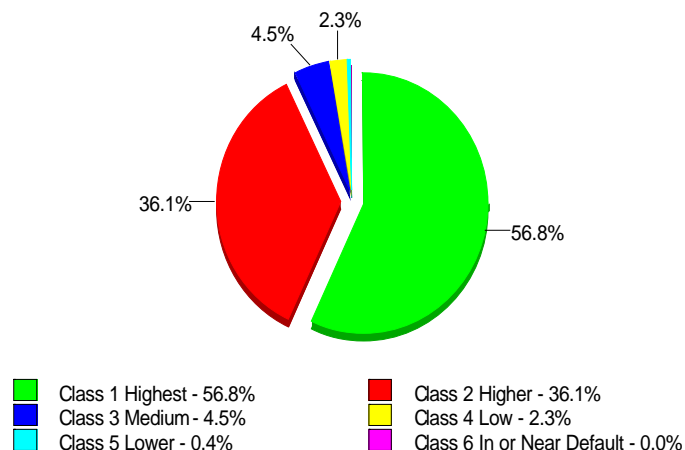
5 Year Average

5.81%

Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	1.2%
Total Non-Performing Assets/Surplus & AVR	1.2%
As a Percent of Invested Assets	0.2%

Bond Quality



Income & Earnings

Total Income	7,647,917
Net Premiums Written	5,929,141
Earnings Before Dividends and Taxes	1,000,397
Net Operating Earnings	218,614

Data for Year-End 2007 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2008.

Presented by: Charles Krugh, Doctor Disability Insurance, 1271 Puerta Del Sol, Suite 100, San Clemente, CA 92673 Phone: 866-899-7318 Email: chuck@doctordisability.com