



## Financial Stability

Our success reflects our focus on long-term financial security for our policyholders and business partners.

NGL's consolidated assets continue to grow and currently exceed \$3.3 billion – an increase of 93% over the last 8 years. We also continue to be one of the most highly-rated companies in the industry.

- A.M. Best                    A- (Excellent)
- Standard & Poors        BBB<sub>pi</sub> (Good Financial Security)

## Partnership Mentality

At NGL, we understand that our partners drive our success and they deserve more than just an insurance provider. That is why whether we are developing a new product, creating a marketing tool or reviewing our staffing needs, we include our partner's perspective in all we do. NGL continues to stay responsive, customer-oriented, and flexible. We have solutions to fit the needs of our partners and the expertise to build long-term relationships with all of our partners.



*Our mission is to partner with our customers to share life's financial risks and rewards.*

# Our Success

Formed in 1910, National Guardian Life Insurance Company (NGL) is one of America's most successful, independent mutual life insurance companies. As a mutual company we are controlled by our policyholders and operate in their best long-term interests. While adhering to the highest standards of quality and integrity, we strive to continually demonstrate our commitment to our policyholders, their families and the communities in which they work and live. We operate in select niche markets including preneed, final expense and group accident and health. Our competitive products, paired with our high-quality service, allow us to reaffirm our dedication to you.

Throughout our history we have remained true to our "pillars of distinction"— financial strength and stability, a partnership mentality and excellent customer service. We are a balanced and disciplined company in areas of investment management, pricing, risk management, and operations. We seek to continually improve our operating fundamentals through business efficiencies, careful expense management and a disciplined approach to growing while maintaining a solid financial foundation.

Our longevity and success reflects our conservative business philosophy, and with financial strength as our foundation, we remain focused on building strong relationships with our policyholders.

We look forward to the opportunity to serve you.

Mark L. Solverud  
President & Chief Executive Officer

# What sets NGL apart?

## Excellent Customer Service

At NGL, we believe excellent customer service is key to success. If something is important to one of our policyholders, marketing partners or agents, it's important to us. Not only do we set our service standards high, we publish closely tracked customer service statistics on a quarterly basis.

NGL strives to exceed service expectations in all areas of its business. When it comes to processing new policies and claims, NGL consistently meets or exceeds its own very high standards. Accuracy and speed are both a priority.

# Guiding Principles

Operate as an independent, mutual life insurer for the long-term benefit of our policyholders.

The willingness and ability to change are competitive advantages for us.

Provide a challenging and engaging environment for our employees.

Be a responsible corporate citizen in our industry and communities.

Let honesty and integrity guide us in all our relationships.

1910 - The first life insurance policy was issued.

1936 - NGL became a mutual company.

1959 - NGL reached a goal of \$250 million of insurance in force.

1975 - Assets exceed \$150 million.

1981 - Ordinary insurance in force increases to \$1 billion.

1992 - Assets exceed \$500 million.

2003 - Ordinary insurance in force increases to \$6 billion.

2010 - Consolidated assets exceeded \$2.5 billion, with consolidated equity of \$304 million.

1910

1920

1930

1940

1950

1960

1970

1980

1990

2000

2010

2020

1920 - "National" was added to our name when Germania Life Insurance Company became The Guardian Life Insurance Company of America in 1918.

1948 - NGL reached its first \$100 million of insurance in force.

1966 - NGL reached a milestone of \$500 million of insurance in force.

1986 - Assets exceed \$300 million and insurance increases to \$2 billion.

1997 - NGL entered the Preneed market.

2000 - Ordinary insurance in force increases to \$4 billion.

2014 - Consolidated assets exceeded \$3.3 billion.



## At NGL, it's about people.

*"NGL manages its investment portfolios for the long-term because we recognize that our portfolio must withstand difficult economic periods."*

**Robert Mucci**  
CFA, Senior Vice  
President & Treasurer  
& Director of Corporate  
Services

*"I truly believe that being a business partner with NGL is more than a casual relationship. It is a relationship that is mutually beneficial not only economically and financially, but professionally as well."*

**Ed Patschke**  
CLU, FLMI  
Partner & Founder  
Advance Planning  
Services

*"Excellent customer service begins with people. At NGL we are committed to continually exceeding our customers' expectations and take pride in making every transaction a positive and friendly experience."*

**Janet Fosdick**  
FLMI, ACS  
Vice President & Director of  
Policy Administration

*"There are few companies that continually exceed expectations, however, NGL does just that year after year! NGL always does what they say they will do and their people truly make the difference by genuinely caring about every one of their policyholders."*

**Bryan Adams**  
Co-founder & Principal  
Premier Planning



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Insurance coverage provided by National Guardian Life Insurance Company.

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

Financials current as of 12/31/14 and ratings current as of 05/30/14. NGL Company Brochure 02/15

## National Guardian Life Insurance Company

Committed to our policyholders, their families and our communities for over 100 years.

