



Your resource for managing through market events and volatility

Market events playbook

Individual Markets, March 2025

Version 3

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Use this collection of materials and commentaries with your clients to help them through market events and volatility.

The well-being of our field partners and clients is our top priority. Our uncommon approach means that we are prepared for uncertain times. Guardian is built to manage through market events, and in turn, you are here to help your clients and communities remain financially prepared and confident.

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Concepts & conversation starters

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Client-approved resources

Financial strength

Our long-term vision on financial stability has allowed us to weather market volatility and unexpected events for over 165 years.



Guardian's financial strength is unwavering

This client-approved piece highlights our strength and how we are uniquely positioned for external challenges. Today, we are stronger than ever. (PUB10604) [Click here](#)

Talking points:

- During times of market turbulence, our strength and stability are reinforced by our well-diversified balance sheet, conservative business model, and prudent investment strategy.
- Our benchmark for stress testing is the Spanish Flu of 1918. In 1918, we paid all claims and paid a dividend.
- Guardian is among the top 1% of rated insurance companies*

*As of 12/31/2024, Guardian has a Comdex of 99, which in turn puts us in the top 1% of insurers based on indexed financial strength. 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 represents a company's percentile standing on a scale of 1 to 100 (with 100 being the best) in 2023 in relation to other companies that have been rated by the major agencies.

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Client-approved resources

Financial strength



Choosing a company for the long term...

In times like these

This piece allows you to co-brand and help your clients understand the financial strength of Guardian, key market volatility concepts, and why we can be the right partner for them – especially during times like these. (PUB4425PPT)

[Click here](#)



Guardian's ownership and organization

This flyer showcases what makes

Guardian strong – the structure and

subsidiaries. (PUB4235) [Click here](#)



Guardian advantages

This brochure reviews our values, how we put clients first, our strength, and how we deliver. (PUB8463) [Click here](#)



Understanding Guardian's portfolio structure

This brochure helps clients understand the prudent steps that Guardian makes with their investments, to always be there when clients need them the most.

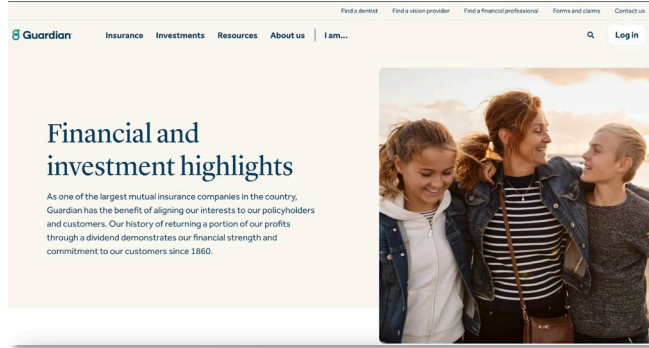
(PUB8465) [Click here](#)

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*VitalSigns, a collection of published industry research, provides a financial analysis of 746 insurance carriers, providing transparency on the historical results for Guardian and its competitors.³ Sixty-eight (68) of the 746 companies are on the historical results for Guardian and its competitors, rated by all four independent ratings agencies. Out of those 68 companies, only 11 have ratings equal to or better than Guardian's. And the top four mutual life insurance companies (including Guardian) are among the top 2% of the 746 rated insurance companies

Client-approved resources

Financial strength



Third-party rating agency reports

Encourage clients to review the Third-Party Rating Agency Reports through [this link on GuardianLife.com](#).

Guardian Financial Strength

Every day, Guardian serves millions of customers through a range of insurance and financial products. We go above and beyond to help people and their families pursue financial confidence, and we inspire well-being within our communities.

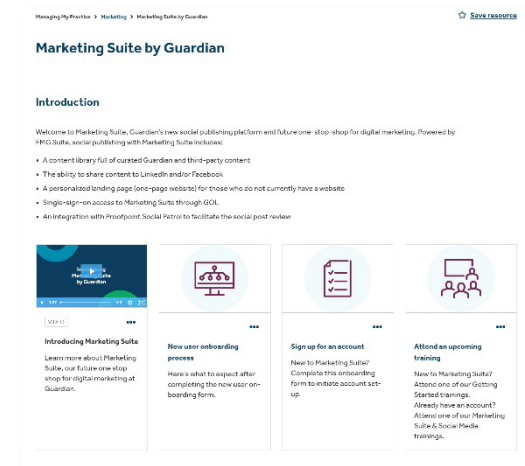
And as one of the largest mutual insurance companies, we know what matters most: putting the needs of our customers first. [Click here to learn more about our ratings.](#)

Marketing suite social

Sharing content to your social media account is one of the most effective ways to engage with clients and prospects. In challenging times, clients are twice as likely to engage or conduct research online. Proactively sharing may help alleviate their concerns or provide them the information they're looking for.

- This platform includes hundreds of thousands of pieces of content that you can share to your social profiles. Note that all non-Guardian/PAS proprietary articles are automatically reviewed prior to posting. Search topics of interest such as "market volatility." Questions? Email socialmedia@glic.com
- Existing users [click here](#) to log in.
- New to Marketing Suite? [Complete this form](#) to request an account, which may take five to seven business days to create.

For more information on marketing Suite, go to GOL > Resources > Marketing Directory > [Marketing Suite by Guardian](#).

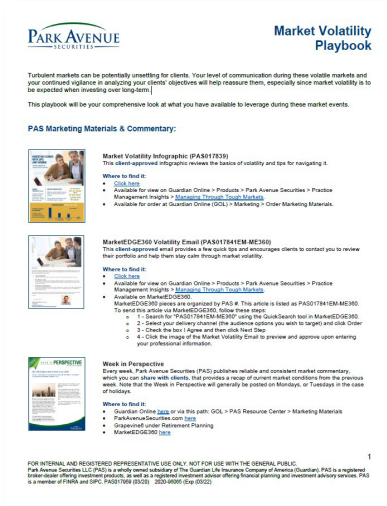


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Client-approved resources

Market volatility

Turbulent markets can be unsettling for clients. Your level of communication during these volatile markets and your continued vigilance in analyzing your clients' objectives can help reassure them.



Park Avenue Securities Market Volatility Playbook

We want to ensure that you and your clients have the support needed during volatile markets. The Market Volatility Playbook was created to provide you with a comprehensive look at the resources available, including:

- Client-approved marketing materials and commentary
- Talking points
- Third-party commentary
- Articles for sharing to your social profiles, LinkedIn and Facebook
- Guidance on how to leverage your own commentary, if desired, in a compliant manner

Where to find it

- [Click here](#) to view the Market Volatility Playbook
- It can also be found on Guardian Online (GOL) > Resources > Writing Business > Park Avenue Securities (PAS) Wealth Management > PAS Business Development Support > [Managing Through Tough Markets](#)

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Product support materials

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Product Support Materials

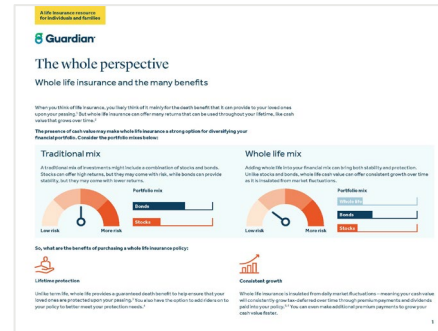
Life insurance

Unlike stocks and bonds, whole life insurance can provide protection from market volatility, adding balance to your client's financial portfolio.



Whole life: An important part of your financial perspective

This client-approved infographic explains how whole life insurance and its cash value may play a role in a client's overall investment strategy. (PUB7079) [Click here](#)



The whole perspective

This client-approved flyer explains how life insurance may play a role in diversifying a client's overall portfolio. Whole life may help reduce overall portfolio risk and protect performance, so clients may be both better protected and better rewarded. (PUB9534) [Click here](#)



Buy Term Invest the Difference Consumer Flyer

This client-approved flyer explains how life insurance may play a role in diversifying a client's overall portfolio, as explained through the concept of buying term life and investing the difference. (PUB6496) [Click here](#)



Modern Portfolio Theory Consumer Flyer

This client-approved flyer explains how life insurance may play a role in diversifying a client's overall portfolio, as explained through the modern portfolio theory. (PUB6501) [Click here](#)

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Product Support Materials

Disability insurance



During times of economic uncertainty, it's critical that the right protection is in place for your clients. This includes protection for income so that essentials such as paying the mortgage, utilities, gas, student loans, etc. will continue despite market conditions.

Talking Points:

Group Long-Term Disability (LTD) may not be enough

Many believe that Group Long-Term Disability (LTD) coverage will be enough. While it's a great start to protecting income, unless supplemented, it likely will not be enough in the event a client becomes disabled. It also becomes risky to solely rely on group benefits as markets remain volatile. Some employers may choose to reduce costs by eliminating benefits, and some may even eliminate jobs completely. Individually owned, non-cancellable coverage that is portable, is not subject to the whims of the market and employment.

Clients cannot rely on savings or retirement

The average long-term disability claim is 2.6 years, yet most individuals in the United States have less than a six-month emergency savings as a back-up. During financial crisis, consumers tend to tap into savings or even retirement contributions to get by, leaving a potentially smaller amount at their disposal to withstand a loss of income. This can have devastating financial consequences.

Clients generally receive better rates while young and healthy

Clients can leverage their younger age and good health to lock in the most favorable coverage at better rates. As markets tighten and discretionary spending reduces, it's critical that consumers lock in lower rates at a younger age while they are generally healthier. Premiums increase as age increases, and as such the affordability of the coverage may decrease over time. Work with your clients now to find the right coverage for their needs and budget.

Client-Approved Materials:

Berkshire Life Financial Strength

- [Pub4966BL – Fulfilling Promises: Berkshire Life Fact Sheet](#)
- [Pub9278BL – How to Choose a Disability Insurance Company Brochure](#)
- [Pub4743BL – Financial Strength Matters: Ratings Comparison](#)

General need for DI

- [Pub3670BL- DI Myths Brochure](#)

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Product Support Materials

Investing

The following items are for Registered Representative and Investment Adviser Representative use only.



Market volatility infographic

This client-approved infographic reviews the basics of volatility and tips for navigating it.

Where to find it

Click [here](#) to access the infographic (PAS017839). Available for view on Guardian Online > Writing Business > Park Avenue Securities (PAS) Wealth Management > Business Development Support > Managing Through Tough Markets. Available for order at Guardian Online (GOL) > Marketing > Order Marketing Materials.



Market volatility talking points

These talking points include key concepts you can keep in mind when speaking with your clients about volatility.

Where to find it

Available for view on Guardian Online > Writing Business > Park Avenue Securities (PAS) Wealth Management > Business Development Support > [Managing Through Tough Markets](#).

Questions?

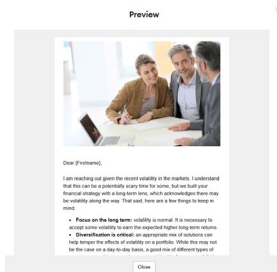
Park Avenue Securities is here to support you and your clients. As always, the Business Development Group (212.919.2386 or [click here for an overview of the team](#)) are happy to review how to work with clients who are fearful during times of market volatility.

For any questions about Gari submissions, please contact compliance_advertising_review@glic.com.

Marketing Suite client email version also available.

To find this email, go to Marketing Suite and search "PAS Market Volatility Client Email":

Guardian Online > Tools & Illustrations > Marketing & Training Tools > [Marketing Suite by Guardian](#).



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Annuities & retirement

[illegible]

When it comes to planning for retirement, your view should be long term because it is unknown how long your retirement years will be. You should explore financial products that can provide income for your lifetime and that of your spouse's lifetime. In addition, a portion of your income should be independent from and not reliant on market performance. Finishing confident is just as important as beginning confident.

- [Click here](#) to access the flyer (EB-016245).
- Available for view on Guardian Online > Resources > Marketing Directory > Retirement Marketing > **Retirement marketing center.**
- Available for order at Guardian Online (GOL) > Marketing > Order Marketing Materials.

Don't tie up all of your assets, but don't have them all liquid either. Liquidity is not a one-time event, but a lifetime event. The thought of being able to access your assets at any time is very appealing. However, when it comes to generating income during retirement, having your assets fully liquid may actually increase the risk of outliving your assets.

- [Click here](#) to access the flyer (EB016314).
- Available for view on Guardian Online > Resources > Marketing Directory > Retirement Marketing > **Retirement Marketing Center.**
- Available for order at Guardian Online (GOL) > Marketing > Order Marketing Materials.

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