



# Guardian's Dividend Interest Rate History: 1959–2024

It's good to hear about a company's success, but what does it do for you? Since Guardian's founding in 1860, we've been dedicated to protecting individuals, their families, and businesses through two World Wars and the Great Depression. Our participating policyholders benefit directly from our success.

Dividend Scale Year	Dividend Interest Rate	Dividend Scale Year	Dividend Interest Rate	Dividend Scale Year	Dividend Interest Rate
2024	5.90%	2002	8.00%	1980	7.20%
2023	5.75%	2001	8.50%	1979	6.50%
2022	5.65%	2000	8.50%	1978	6.35%
2021	5.65%	1999	8.75%	1977	6.10%
2020	5.65%	1998	8.75%	1976	5.45%
2019	5.85%	1997	8.50%	1975	5.15%
2018	5.85%	1996	8.00%	1974	4.90%
2017	5.85%	1995	8.50%	1973	4.65%
2016	6.05%	1994	9.00%	1972	4.50%
2015	6.05%	1993	9.75%	1971	4.00%
2014	6.25%	1992	10.25%	1970	4.00%
2013	6.65%	1991	10.50%	1969	4.00%
2012	6.95%	1990	11.00%	1968	4.00%
2011	6.85%	1989	11.50%	1967	3.75%
2010	7.00%	1988	12.50%	1966	3.75%
2009	7.30%	1987	13.25%	1965	3.75%
2008	7.25%	1986	13.25%	1964	3.75%
2007	6.75%	1985	12.25%	1963	3.50%
2006	6.50%	1984	12.25%	1962	3.50%
2005	6.75%	1983	7.65%	1961	3.50%
2004	6.60%	1982	7.50%	1960	3.30%
2003	7.00%	1981	7.20%	1959	3.30%

The history of Guardian's dividend payout, along with our outlook on the future, ensures that Guardian is committed to being there for our clients for the long term.

**The Guardian Life Insurance  
Company of America**

[guardianlife.com](https://www.guardianlife.com)

New York, NY

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1984–2024 Dividend Interest Rates are Direct Recognition rates. Rates assume no policy loans. Direct Recognition takes into consideration Guardian's interest earnings on non-loaned versus loaned assets.

The Dividend Interest Rate is only one component of the dividend formula. Other factors are the mortality return and an expense-loading factor. A company could maintain its current interest rate and change its mortality and expense factors to vary the payable dividend. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors. Guarantees are based on the claims-paying ability of the insurance company.

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