



# HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025  
OF THE CONDITION AND AFFAIRS OF THE

## MANAGED DENTALGUARD INC

NAIC Group Code 0429 0429 NAIC Company Code 14142 Employer's ID Number 27-4326698  
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile US

Licensed as business type: Dental Service Corporation

Is HMO Federally Qualified? Yes [ ] No [ X ]

Incorporated/Organized 08/09/2010 Commenced Business 10/18/2011

Statutory Home Office Crown Centre, 5005 Rockside Road #430, Independence, OH, US 44131  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 10 Hudson Yards  
(Street and Number)  
New York, NY, US 10001, 212-598-8829  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 10 Hudson Yards, New York, NY, US 10001  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 10 Hudson Yards  
(Street and Number)  
New York, NY, US 10001, 212-598-8829  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.Guardianlife.com

Statutory Statement Contact Haydn Phillip Padmore, 212-598-8829  
(Name) (Area Code) (Telephone Number)  
Haydn\_Padmore@glic.com,  
(E-mail Address) (FAX Number)

### OFFICERS

President, CEO & COO Sharri Lynn Norman Treasurer Debra Anne Udicious  
 Secretary Rose Angela Burachio Controller Thomas Scott Barnes

### OTHER

John Anthony Dolan, Assistant Secretary Harris Oliner, Assistant Secretary Sanford Ephraim Penn, VP & Appointed Actuary  
Lisa Ann DiMario, Assistant Treasurer

### DIRECTORS OR TRUSTEES

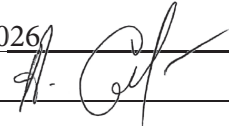
Thomas Scott Barnes Sharri Lynn Norman Jill Marie Purcell

State of New Jersey SS  
 County of Middlesex

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Sanford Penn  
 Sanford Ephraim Penn  
 Vice President & Appointed Actuary

Thomas S Barnes  
 Thomas Scott Barnes  
 Controller

Subscribed and sworn to before me this 16 day of February, 2026  


- a. Is this an original filing? ..... Yes [ X ] No [ ]  
 b. If no,  
 1. State the amendment number.....  
 2. Date filed .....  
 3. Number of pages attached.....

ALEXANDER GRINBERG  
 COMMISSION # 2210235  
 NOTARY PUBLIC OF NEW JERSEY  
 COMMISSION EXPIRES 10/19/2029



Exhibit 3 - Health Care Receivables

**N O N E**

Exhibit 3A - Health Care Receivables Collected and Accrued

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**EXHIBIT 4 - CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)**

**Aging Analysis of Unpaid Claims**

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 Days	6 Over 120 Days	7 Total
Claims unpaid (reported)						
0199999. Individually listed claims unpaid	0	0	0	0	0	0
0299999. Aggregate accounts not individually listed- uncovered	0	0	0	0	0	0
0399999. Aggregate accounts not individually listed-covered	2,640	1,601	987	728	3,446	9,403
0499999. Subtotals	2,640	1,601	987	728	3,446	9,403
0599999. Unreported claims and other claim reserves						0
0699999. Total amounts withheld						0
0799999. Total claims unpaid						9,403
.....	.....	.....	.....	.....	.....	.....
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.....	.....	.....	.....	.....	.....	.....
0899999 Accrued medical incentive pool and bonus amounts						0



**EXHIBIT 6 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES**

1 Affiliate	2 Description	3 Amount	4 Current	5 Non-Current
<b>NONE</b>				
0399999 Total gross payables				

**EXHIBIT 7 PART 1- SUMMARY OF TRANSACTIONS WITH PROVIDERS**

Payment Method	1 Direct Medical Expense Payment	2 Column 1 as a % of Total Payments	3 Total Members Covered	4 Column 3 as a % of Total Members	5 Column 1 Expenses Paid to Affiliated Providers	6 Column 1 Expenses Paid to Non-Affiliated Providers
<b>Capitation Payments:</b>						
1. Medical groups .....	0	0.0	0	0.0	0	0
2. Intermediaries .....	0	0.0	0	0.0	0	0
3. All other providers .....	17,131	26.8	750	100.0	0	17,131
4. Total capitation payments .....	17,131	26.8	750	100.0	0	17,131
<b>Other Payments:</b>						
5. Fee-for-service .....	0	0.0	XXX	XXX	0	0
6. Contractual fee payments .....	46,796	73.2	XXX	XXX	0	46,796
7. Bonus/withhold arrangements - fee-for-service .....	0	0.0	XXX	XXX	0	0
8. Bonus/withhold arrangements - contractual fee payments .....	0	0.0	XXX	XXX	0	0
9. Non-contingent salaries .....	0	0.0	XXX	XXX	0	0
10. Aggregate cost arrangements .....	0	0.0	XXX	XXX	0	0
11. All other payments .....	0	0.0	XXX	XXX	0	0
12. Total other payments .....	46,796	73.2	XXX	XXX	0	46,796
13. TOTAL (Line 4 plus Line 12)	63,927	100%	XXX	XXX	0	63,927

**EXHIBIT 7 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES**

1 NAIC Code	2 Name of Intermediary	3 Capitation Paid	4 Average Monthly Capitation	5 Intermediary's Total Adjusted Capital	6 Intermediary's Authorized Control Level RBC
<b>NONE</b>					
9999999 Totals			XXX	XXX	XXX

**EXHIBIT 8 - FURNITURE, EQUIPMENT AND SUPPLIES OWNED**

Description	1 Cost	2 Improvements	3 Accumulated Depreciation	4 Book Value Less Encumbrances	5 Assets Not Admitted	6 Net Admitted Assets
1. Administrative furniture and equipment .....	<b>NONE</b>					
2. Medical furniture, equipment and fixtures .....						
3. Pharmaceuticals and surgical supplies .....						
4. Durable medical equipment .....						
5. Other property and equipment						
6. Total						



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)**

REPORT FOR: 1. CORPORATION

MANAGED DENTALGUARD INC

2. Independence, OH

(LOCATION)

NAIC Group Code	0429	BUSINESS IN THE STATE OF		Ohio	DURING THE YEAR										2025	(LOCATION)			
		Comprehensive (Hospital & Medical)			4	5	6	7	8	9	10	11	12	13		14			
		2	3														Medicare Supplement	Vision Only	Dental Only
Total	Individual	Group																	
<b>Total Members at end of:</b>																			
1. Prior year	784	0	0	0	0	784	0	0	0	0	0	0	0	0	0	0	0		
2. First quarter	735	0	0	0	0	735	0	0	0	0	0	0	0	0	0	0	0		
3. Second quarter	728	0	0	0	0	728	0	0	0	0	0	0	0	0	0	0	0		
4. Third quarter	752	0	0	0	0	752	0	0	0	0	0	0	0	0	0	0	0		
5. Current year	750	0	0	0	0	750	0	0	0	0	0	0	0	0	0	0	0		
6. Current year member months	8,977	0	0	0	0	8,977	0	0	0	0	0	0	0	0	0	0	0		
<b>Total Member Ambulatory Encounters for Year:</b>																			
7. Physician	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Non-physician	324	0	0	0	0	324	0	0	0	0	0	0	0	0	0	0	0		
9. Total	324	0	0	0	0	324	0	0	0	0	0	0	0	0	0	0	0		
10. Hospital patient days incurred	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Number of inpatient admissions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
12. Health premiums written (b)	159,627	0	0	0	0	159,627	0	0	0	0	0	0	0	0	0	0	0		
13. Life premiums direct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
14. Property/casualty premiums written	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Health premiums earned	159,627	0	0	0	0	159,627	0	0	0	0	0	0	0	0	0	0	0		
16. Property/casualty premiums earned	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Amount paid for provision of health care services	63,927	0	0	0	0	63,927	0	0	0	0	0	0	0	0	0	0	0		
18. Amount incurred for provision of health care services	64,044	0	0	0	0	64,044	0	0	0	0	0	0	0	0	0	0	0		

(a) For health business: number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ .....0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)**

REPORT FOR: 1. CORPORATION

MANAGED DENTALGUARD INC

2. Independence, OH

NAIC Group Code	0429	BUSINESS IN THE STATE OF		Grand Total	DURING THE YEAR										(LOCATION)	
		2025			2025										NAIC Company Code	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14	
Total	2	3	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health			
<b>Total Members at end of:</b>																
1. Prior year	784	0	0	0	0	784	0	0	0	0	0	0	0	0		
2. First quarter	735	0	0	0	0	735	0	0	0	0	0	0	0	0		
3. Second quarter	728	0	0	0	0	728	0	0	0	0	0	0	0	0		
4. Third quarter	752	0	0	0	0	752	0	0	0	0	0	0	0	0		
5. Current year	750	0	0	0	0	750	0	0	0	0	0	0	0	0		
6. Current year member months	8,977	0	0	0	0	8,977	0	0	0	0	0	0	0	0		
<b>Total Member Ambulatory Encounters for Year:</b>																
7. Physician	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Non-physician	324	0	0	0	0	324	0	0	0	0	0	0	0	0		
9. Total	324	0	0	0	0	324	0	0	0	0	0	0	0	0		
10. Hospital patient days incurred	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Number of inpatient admissions	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
12. Health premiums written (b)	159,627	0	0	0	0	159,627	0	0	0	0	0	0	0	0		
13. Life premiums direct	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
14. Property/casualty premiums written	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Health premiums earned	159,627	0	0	0	0	159,627	0	0	0	0	0	0	0	0		
16. Property/casualty premiums earned	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Amount paid for provision of health care services	63,927	0	0	0	0	63,927	0	0	0	0	0	0	0	0		
18. Amount incurred for provision of health care services	64,044	0	0	0	0	64,044	0	0	0	0	0	0	0	0		

(a) For health business: number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ .....0

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Schedule S - Part 1 - Section 2

**NONE**

Schedule S - Part 2

**NONE**

Schedule S - Part 3 - Section 2

**NONE**

Schedule S - Part 4

**NONE**

Schedule S - Part 4 - Bank Footnote

**NONE**

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

Schedule S - Part 6

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	1,315,465	0	1,315,465
2. Accident and health premiums due and unpaid (Line 15) .....	2,291	0	2,291
3. Amounts recoverable from reinsurers (Line 16.1) .....	0	0	0
4. Net credit for ceded reinsurance .....	XXX	0	0
5. All other admitted assets (Balance) .....	9,631	0	9,631
6. Total assets (Line 28)	1,327,386	0	1,327,386
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
7. Claims unpaid (Line 1) .....	9,403	0	9,403
8. Accrued medical incentive pool and bonus payments (Line 2) .....	0	0	0
9. Premiums received in advance (Line 8) .....	3,232	0	3,232
10. Funds held under reinsurance treaties with authorized and unauthorized reinsurers (Line 19 first inset amount plus second inset amount) .....	0	0	0
11. Reinsurance in unauthorized companies (Line 20 minus inset amount) .....	0	0	0
12. Reinsurance with Certified Reinsurers (Line 20 inset amount) .....	0	0	0
13. Funds held under reinsurance treaties with Certified Reinsurers (Line 19 third inset amount) .....	0	0	0
14. All other liabilities (Balance) .....	30,627	0	30,627
15. Total liabilities (Line 24) .....	43,262	0	43,262
16. Total capital and surplus (Line 33) .....	1,284,125	XXX	1,284,125
17. Total liabilities, capital and surplus (Line 34)	1,327,386	0	1,327,386
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
18. Claims unpaid .....	0		
19. Accrued medical incentive pool .....	0		
20. Premiums received in advance .....	0		
21. Reinsurance recoverable on paid losses .....	0		
22. Other ceded reinsurance recoverables .....	0		
23. Total ceded reinsurance recoverables .....	0		
24. Premiums receivable .....	0		
25. Funds held under reinsurance treaties with authorized and unauthorized reinsurers .....	0		
26. Unauthorized reinsurance .....	0		
27. Reinsurance with Certified Reinsurers .....	0		
28. Funds held under reinsurance treaties with Certified Reinsurers .....	0		
29. Other ceded reinsurance payables/offsets .....	0		
30. Total ceded reinsurance payables/offsets .....	0		
31. Total net credit for ceded reinsurance	0		

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate other alien	OT						
59. Total							

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE Y**

**PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0429	The Guardian Life Insurance Co. of America	64246	13-5123390	3081309			The Guardian Life Insurance Co. of America	..NY				0.000	Mutual Insurance owned by Policyholders	..NO	
.0429	The Guardian Life Insurance Co. of America						Guardian Acquisition II, LLC	..DE	..NIA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	60003	04-2350154				Park Avenue Life Insurance Company	..DE	..IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	74004	74-1319784				Family Service Life Insurance Company	..TX	..IA	Park Avenue Life Insurance Company	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	77119	74-0952935				Sentinel American Life Insurance Company	..TX	..IA	Family Service Life Insurance Company	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	78778	13-2656036				The Guardian Insurance & Annuity Co., Inc.	..DE	..IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		13-4023176				Park Avenue Securities LLC	..DE	..NIA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		95-4326311				Managed Dental Care	..CA	..NIA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..YES	
.0429	The Guardian Life Insurance Co. of America	11221	36-3691770				First Commonwealth Ltd Health Svs Corp	..IL	..IA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		36-3563031				First Commonwealth of Illinois Inc.	..IL	..NIA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	47716	43-1501438				First Commonwealth of Missouri, Inc.	..MO	..IA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	12146	36-4117539				First Commonwealth Ltd Hlth Svs Corp of MI	..MI	..IA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	60239	36-4189451				First Commonwealth Insurance Company	..IL	..IA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		75-2154228				First Commonwealth Inc.	..DE	..NIA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..YES	
.0429	The Guardian Life Insurance Co. of America	71714	75-1277524	2391878			Berkshire Life Insurance Company of America	..MA	..IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	52556	75-2698702				Managed DentalGuard Inc. (Texas)	..TX	..IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	11199	22-3849572				Managed DentalGuard Inc. (New Jersey)	..NJ	..IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	14142	27-4326698				Managed DentalGuard Inc. (Ohio)	..OH	..IA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		13-4198972				Guardian Investor Services LLC	..DE	..NIA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	60237	91-1857813				Premier Access Insurance Company	..CA	..IA	Avatar Holdco 2, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	15494	45-2881632				Access Dental Plan of Utah, Inc.	..UT	..IA	Premier Group, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	..NO	
.0429	The Guardian Life Insurance Co. of America	15307	46-2243044				Access Dental Plan of Nevada, Inc.	..NV	..IA	Premier Group, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		68-0291842				Access Dental Plan	..CA	..NIA	Premier Group, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America						Guardian India Operations Private Limited	..IND	..NIA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		20-1896945				Premier Group, Inc.	..CA	..NIA	Avatar Holdco 2, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	..NO	
.0000	The Guardian Life Insurance Co. of America		86-0349350				Avesis, LLC	..DE	..IA	Avatar Holdings, LLC	Ownership	88.000	The Guardian Life Insurance Co. of America	..NO	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE Y**

**PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0429	The Guardian Life Insurance Co. of America	11163	86-0960007				Avesis Insurance Incorporated	AZ	NIA	Avatar Holdco 2, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		86-0986927				Avesis TPA, LLC	AZ	NIA	Avesis, LLC	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		16-1583908				Avesis of New York, Inc	NY	NIA	Avatar Holdco 2, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		87-1961981				Avatar Holdco 1, Inc.	DE	NIA	First Commonwealth Inc.	Ownership	100.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		35-2728506				Avatar Holdings, LLC	DE	NIA	Avatar Holdco 1, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		87-1985081				Avatar Hold Co 2, Inc	DE	NIA	Avatar Holdings, LLC	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		91-1857813				Avesis of Florida, Inc	FL	NIA	Avatar Holdco 2, Inc.	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		84-5185444				Avesis Dental IPA, LLC	NY	NIA	Avesis Insurance Incorporated	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		85-0489688				Avesis Eye Care IPA, LLC	NY	NIA	Avesis Insurance Incorporated	Ownership	88.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		47-5246254				GIS Credit Opportunities, LLC	DE	NIA	Guardian Investor Services LLC	Ownership	100.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		37-1780736				Park Avenue Institutional Advisors, LLC	DE	NIA	Guardian Investor Services LLC	Ownership	100.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		84-5124327				IA PA LLC	DE	IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America		61-1895246				DTC GLIC LLC	NY	IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America						Altura Holdco LLC	DE	IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	NO	
.0000	The Guardian Life Insurance Co. of America						Altura Finco LLC	DE	IA	The Guardian Life Insurance Co. of America	Ownership	100.000	The Guardian Life Insurance Co. of America	NO	

Asterisk	Explanation
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41.1

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
64246	13-5123390	Guardian Life Insurance Company of America	618,852,088	240,541,304	0	0	(187,452,817)	(121,882,258)	0	0	550,058,317	0
78778	13-2656036	Guardian Insurance & Annuity Company, Inc.	0	85,000,000	0	0	(92,804,479)	(5,885,998)	0	0	(13,690,477)	0
00000	13-4198972	Guardian Investor Services LLC	(592,044,808)	(550,462,264)	0	0	(3,290,300)	0	0	0	(1,145,797,372)	0
00000	88-0615838	Hawk Equity Holdings LLC	0	0	0	0	130,581,253	0	0	0	130,581,253	0
00000	88-4340113	Guardian Membership LLC	0	0	0	0	459,669	0	0	0	459,669	0
71714	75-1277524	Berkshire Life Insurance Company of America	0	0	0	0	(103,701,327)	128,048,679	0	0	24,347,352	0
60003	04-2350154	Park Avenue Life Insurance Company	0	0	0	0	1,392,501	0	0	0	1,392,501	0
00000	95-4326311	Managed Dental Care of California	(3,907,280)	0	0	0	147,970	0	0	0	(3,759,310)	0
11199	22-3849572	Managed DentalGuard Inc. (New Jersey)	0	0	0	0	(330,905)	0	0	0	(330,905)	0
52556	75-2698702	Managed DentalGuard Inc. (Texas)	(2,900,000)	0	0	0	(205,293)	0	0	0	(3,105,293)	0
14142	27-4326698	Managed DentalGuard, Inc. (Ohio)	0	0	0	0	17,731	0	0	0	17,731	0
00000	13-4023176	Park Avenue Securities, LLC	(20,000,000)	0	0	0	(18,310,060)	0	0	0	(38,310,060)	0
00000	85-0810849	Guardian Advisory Services, LLC	0	0	0	0	(1,433,393)	0	0	0	(1,433,393)	0
74004	74-1319784	Family Service Life Insurance Company	0	0	0	0	685,975	0	0	0	685,975	0
77119	74-0952935	Sentinel American Life Insurance Company	0	0	0	0	(7,971)	0	0	0	(7,971)	0
00000	22-1947346	Innovative Underwriters, Inc.	0	0	0	0	(29,999)	0	0	0	(29,999)	0
00000	00000	Guardian Acquisition II LLC	0	216,120,960	0	0	0	0	0	0	216,120,960	0
00000	46-5427804	Hanover Square Funding, LLC	0	0	0	0	1,107,690	0	0	0	1,107,690	0
00000	37-1780736	Park Avenue Institutional Advisers, LLC	0	0	0	0	205,324,395	0	0	0	205,324,395	0
00000	75-2154228	First Commonwealth Inc.	1,450,000	8,800,000	0	0	1,122,708	0	0	0	11,372,708	0
60239	36-4189451	First Commonwealth Insurance Company	(1,200,000)	0	0	0	(4,786,840)	0	0	0	(5,986,840)	0
00000	36-3563031	First Commonwealth of Illinois, Inc.	0	0	0	0	4,399,611	0	0	0	4,399,611	0
11221	36-3691770	First Commonwealth Limited Health Services Corporation (IL)	0	0	0	0	(41,845)	0	0	0	(41,845)	0
47716	43-1501438	First Commonwealth of Missouri, Inc.	0	0	0	0	(94,884)	0	0	0	(94,884)	0
12146	36-4117539	First Commonwealth Limited Health Services Corporation of Michigan	(250,000)	0	0	0	(799,856)	0	0	0	(1,049,856)	0
00000	68-0291842	Access Dental Plan	0	0	0	0	(13,600,736)	0	0	0	(13,600,736)	0
60237	91-1857813	Premier Access Insurance Company	0	1,400,000	0	0	(22,321,698)	0	0	0	(20,921,698)	0
00000	00000	Guardian India Operations Private Ltd.	0	0	0	0	64,117,410	0	0	0	64,117,410	0
15307	46-2243044	Access Dental Plan of Nevada	0	0	0	0	(2,928)	0	0	0	(2,928)	0
15494	45-2881632	Access Dental Plan of Utah	0	0	0	0	587	0	0	0	587	0
00000	86-0349350	Avesis, LLC	0	0	0	0	117,313,713	0	0	0	117,313,713	0
11163	86-0960007	Avesis Insurance Incorporated	(3,250,000)	0	0	0	(16,422,694)	(280,423)	0	0	(19,953,117)	0
00000	86-0986927	Avesis TPA, LLC	0	0	0	0	(68,718,019)	0	0	0	(68,718,019)	0
00000	87-1961981	Avatar Holdco 1, Inc.	0	0	0	0	5,134,738	0	0	0	5,134,738	0
00000	35-2728506	Avatar Holdings, LLC	0	0	0	0	0	0	0	0	0	0
00000	87-1985081	Avatar Hold Co 2, Inc	3,250,000	(1,400,000)	0	0	4,314,925	0	0	0	6,164,925	0
00000	93-4247938	Avesis of Florida, Inc.	0	0	0	0	7,073	0	0	0	7,073	0
00000	47-4192116	GIS Strategic Ventures LLC	0	0	0	0	2,117,511	0	0	0	2,117,511	0
00000	81-5286640	Park Avenue Credit Opportunities LLC	0	0	0	0	866	0	0	0	866	0
00000	47-5246254	GIS Credit Opportunities LLC	0	0	0	0	(3,886,720)	0	0	0	(3,886,720)	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000 .....	61-1895246 .....	DTC GLIC, LLC. ....	.....0	.....0	.....0	.....0	(3,564)	.....0	.....0	.....0	(3,564)	.....0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE Y**

**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
The Guardian Life Insurance Company of America .....	.....	0.000	.....	.....	.....	0.000	.....
The Guardian Insurance & Annuity Company, Inc. ....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	The Guardian Insurance & Annuity Company, Inc. ....	100.000	..... NO.....
Berkshire Life Insurance Company of America .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	Berkshire Life Insurance Company of America .....	100.000	..... NO.....
Park Avenue Life Insurance Company .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	Park Avenue Life Insurance Company .....	100.000	..... NO.....
Family Service Life Insurance Company .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	Family Service Life Insurance Company .....	100.000	..... NO.....
Sentinel American Life Insurance Company .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	Sentinel American Life Insurance Company .....	100.000	..... NO.....
Managed DentalGuard, Inc. (New Jersey) .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	Managed DentalGuard, Inc. (New Jersey) .....	100.000	..... NO.....
Managed DentalGuard, Inc. (Texas) .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	Managed DentalGuard, Inc. (Texas) .....	100.000	..... NO.....
First Commonwealth Insurance Company .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	First Commonwealth Insurance Company .....	100.000	..... NO.....
First Commonwealth Limited Health Services Corporation .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	First Commonwealth Limited Health Services Corporation .....	100.000	..... NO.....
First Commonwealth Limited Health Services Corporation of Michigan .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	First Commonwealth Limited Health Services Corporation of Michigan .....	100.000	..... NO.....
First Commonwealth of Missouri, Inc. ....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	First Commonwealth of Missouri, Inc. ....	100.000	..... NO.....
Managed DentalGuard, Inc. (Ohio) .....	The Guardian Life Insurance Company of America .....	100.000	..... NO.....	The Guardian Life Insurance Company of America .....	Managed DentalGuard, Inc. (Ohio) .....	100.000	..... NO.....
Premier Access Insurance Company .....	The Guardian Life Insurance Company of America .....	88.000	..... NO.....	The Guardian Life Insurance Company of America .....	Premier Access Insurance Company .....	88.000	..... NO.....
Access Dental Plan of Nevada, Inc. ....	The Guardian Life Insurance Company of America .....	88.000	..... NO.....	The Guardian Life Insurance Company of America .....	Access Dental Plan of Nevada, Inc. ....	88.000	..... NO.....
Access Dental Plan of Utah, Inc. ....	The Guardian Life Insurance Company of America .....	88.000	..... NO.....	The Guardian Life Insurance Company of America .....	Access Dental Plan of Utah, Inc. ....	88.000	..... NO.....
Avesis Insurance Incorporated .....	The Guardian Life Insurance Company of America .....	88.000	..... NO.....	The Guardian Life Insurance Company of America .....	Avesis Insurance Incorporated .....	88.000	..... NO.....
Avesis of Florida, Inc. ....	The Guardian Life Insurance Company of America .....	88.000	..... NO.....	The Guardian Life Insurance Company of America .....	Avesis of Florida, Inc. ....	88.000	..... NO.....
.....	.....	.....	.....	.....	.....	.....	.....
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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE MANAGED DENTALGUARD INC (OHIO)  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

**REQUIRED FILINGS**

The following supplemental reports are required to be filed as part of your annual statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.






	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will an Actuarial Opinion be filed by March 1? .....	WAIVED
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
7. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	YES
<b>JUNE FILING</b>	
8. Will an Audited Financial Report be filed by June 1? .....	WAIVED
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	WAIVED

**SUPPLEMENTAL FILINGS**

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
10. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
11. Will the Supplemental Life data due March 1 be filed with the state of domicile and the NAIC? .....	NO
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?.....	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 on Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?.....	NO
14. Will the actuarial opinion on non-guaranteed elements as required in Interrogatory 3 to Exhibit 5 to Life Supplement be filed with the state of domicile and electronically with the NAIC by March 1?.....	NO
15. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
16. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
17. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
18. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
19. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with the applicable jurisdictions and with the NAIC by March 1?.....	NO
<b>APRIL FILING</b>	
20. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
21. Will the Supplemental Life data due April 1 be filed with the state of domicile and the NAIC? .....	NO
22. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
23. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
24. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	NO
Explanations:	
10.	
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24.	

Bar Codes:

2. Actuarial Opinion [Document Identifier 440]	 1 4 1 4 2 2 0 2 5 4 4 0 0 0 0 0 0
8. Audited Financial Report [Document Identifier 220]	 1 4 1 4 2 2 0 2 5 2 2 0 0 0 0 0 0
9. Accountants Letter of Qualifications [Document Identifier 221]	 1 4 1 4 2 2 0 2 5 2 2 1 0 0 0 0 0
10. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	 1 4 1 4 2 2 0 2 5 3 6 0 0 0 0 0 0
11. Life Supplement [Document Identifier 205]	 1 4 1 4 2 2 0 2 5 2 0 5 0 0 0 0 0
12. SIS Stockholder Information Supplement [Document Identifier 420]	 1 4 1 4 2 2 0 2 5 4 2 0 0 0 0 0 0
13. Participating Opinion for Exhibit 5 [Document Identifier 371]	 1 4 1 4 2 2 0 2 5 3 7 1 0 0 0 0 0
14. Non-Guaranteed Opinion for Exhibit 5 [Document Identifier 370]	 1 4 1 4 2 2 0 2 5 3 7 0 0 0 0 0 0

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15. Medicare Part D Coverage Supplement [Document Identifier 365]



16. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



17. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



18. Relief from the Requirements for Audit Committees [Document Identifier 226]



19. Market Conduct Annual Statement (MCAS) Premium Exhibit for Year [Document Identifier 600]



20. Long-Term Care Experience Reporting Forms [Document Identifier 306]



21. Life Supplement [Document Identifier 211]



22. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]



23. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]



24. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]

