



Accredited insurance AM Best Rating

Beam Benefits is an employee benefits company that offers multiple lines of insurance such as dental, vision, life, disability and more. We write our policies on Nationwide® and National Guardian Life® paper.

What is AM Best?

AM Best® is the largest credit rating agency in the world specializing in the insurance industry.

Current AM Best Ratings:

A

National Guardian Life Insurance Company
(effective 3/24/21)

A+

Nationwide Life Insurance Company
(received 10/17/02; affirmed 12/17/20)



What is an AM Best rating?^

AM Best rating assesses the creditworthiness of and reports on over 16,000 insurance companies worldwide. Their credit ratings are independent and summarize their opinion on an insurance company's ability to pay claims, debts, and other financial obligations in a timely manner. AM Best's financial strength ratings range from high (A++ to B+) to vulnerable (B to S), with the lowest indicating a rating was suspended.

About NGL:

Established in 1909 National Guardian Life Insurance Company (NGL) is an insurance company headquartered in Madison, Wisconsin. Licensed to do business in 49 states and the District of Columbia, NGL markets preneed and individual life and annuities, as well as group markets products. For more information, visit nglic.com.

About Nationwide®

Nationwide® is a Fortune 100 company with nearly 100 years of innovation and leadership. Our stable, diversified corporate portfolio enables us to outgrow competitors, stand firm during stormy economic periods and explore groundbreaking initiatives that transform the industry. Nationwide does business across a wide range of financial services and insurance categories, allowing us to avoid overexposure to any single business or risk.

Nationwide's life insurance companies are highly regulated and subject to strict capital requirements designed to help ensure that we remain financially sound. We're committed to keeping our promises, as we always have. And because we're strong and stable, we can continue to make simplicity a priority. For more information, visit nationwide.com.





AM Best Rating

Dental and vision insurance products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC. Dental policy form series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID and LA, UT, OH (effective 4/1/22) and TX (effective 8/1/22). Dental and vision products administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Vision insurance products administered by Vision Service Plan Insurance Company. Vision Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Group Short-Term Disability and Long-Term Disability insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life, Short-Term Disability, and Long-Term Disability products are not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. Voluntary Life, Accident and Hospital only Indemnity insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas).

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

DHMO dental product available in CA, underwritten and administered by California Dental Network, marketed by Beam Insurance Services LLC. Beam Perks™ and Beam Perks rewards program not available for DHMO product members.

^AM Best Rating: <https://www.ambest.com/about/>

BM-AD-0231-202205



Why Beam?

Beam takes a modern approach to delivering simplified benefits plans that are easy to understand, easy to implement, and easy to use.

Get started with Beam today!

Questions www.help.beam.dental

Support support@beam.dental | (800) 648 1179

Learn more beambenefits.com