

MEMORANDUM

To: File Nos. S7-07-18; S7-08-18; S7-09-18

From: Nicholas J. Losurdo
Counsel to Commissioner Elad L. Roisman

Date: November 29, 2018

Re: Meeting with Representatives from The Guardian Life Insurance Company of America

On November 29, 2018, Nicholas Losurdo, Counsel to Commissioner Elad L. Roisman, met with the following individuals from The Guardian Life Insurance Company of America:

- Eric Dinallo
- Richard Potter
- Rachel Goldberg
- Katherine Milgram
- Tommy Smoot
- Jim Clinger (Daly Consulting Group)

The topics discussed included the Commission's proposed Regulation Best Interest. Guardian has submitted a letter to the comment file on this matter.