



Teradata Enables Guardian to Drive Business Growth Through Integrated Technology Solutions

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SEATTLE--(BUSINESS WIRE)--Sept. 23, 2003--Teradata, a division of NCR Corporation (NYSE:NCR), announced that its enterprise data warehouse and analytic solutions have been selected by The Guardian Life Insurance Company of America to drive revenue growth by enhancing service for Guardian's nearly three million insurance and investment services clients and five million employee benefit program participants.

"Teradata's cost-effective solutions provide Guardian with a new and important level of business intelligence by putting the right information in the hands of all decision makers, helping them to increase revenue growth, productivity and to identify new customer service opportunities," said Bill Sinn, vice president, Teradata insurance and healthcare marketing. "The Teradata system provides insurers a new level of business intelligence. It enables executives to solve the business problems of how to increase revenue, reduce expenses and identify new customer service opportunities."

"We chose Teradata because their solutions will allow us to build an integrated information infrastructure that empowers business intelligence use across the firm, reduces costs, improves our efficiency and enhances system performance," said Dennis Callahan, executive vice president and chief information officer of Guardian. "The strategic business benefit of migrating to a new central, enterprise-wide data warehouse is the improved business analysis that will provide us with a 'big-picture' view of our business. This integrated view is very difficult to obtain with disparate platforms, applications and databases."

About Guardian

The Guardian Life Insurance Company of America, New York, NY (Guardian), is the fourth largest mutual life insurance company in the United States. As of December 31, 2002, Guardian and its subsidiaries had \$34.1 billion in assets. Founded in 1860, Guardian is listed among Fortune magazine's top 300 businesses - and in 2003 was ranked once again as one of the top 10 most admired life and health companies in Fortune's "America's Most Admired Companies" list. With 5,500 employees, over 2,700 financial representatives and 100 agencies nationwide, Guardian and its subsidiaries protect individuals, businesses and their employees with life, disability, health and dental insurance products, and offer 401(k), mutual fund and annuity investment products and trust services. More information on Guardian can be obtained at: www.glic.com.

About Teradata Division

Teradata, a division of NCR Corporation (NYSE:NCR), is the global leader in enterprise data warehousing and enterprise analytic technologies and services. For more information, visit www.teradata.com.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's ATMs, retail systems, Teradata(R) data warehouses and IT services provide Relationship Technology(TM) solutions that maximize the value of customer interactions. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 29,500 people worldwide.

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