



Guardian Secure Future Income AnnuitySM fact card

Make the most of your retirement reality. Retirement means something different to everyone and requires more planning than it did for our parents. But, whatever your vision, income is an element to a confident future. Owning the Guardian SecureFuture Income AnnuitySM may be an appropriate choice to include in your plan for retirement.

An individual flexible premium deferred paid-up fixed annuity is designed to provide you with a future stream of annuity payments that is guaranteed to last for your lifetime and your spouse's lifetime, if applicable, or for a set period of time.

Guardian SecureFuture Income AnnuitySM is an individual flexible premium deferred paid-up fixed annuity issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) — a leading provider of annuity products and a subsidiary of The Guardian Life Insurance Company of America (Guardian). Qualified Longevity Annuity Contracts (QLACs) are single premium contracts.

In our working lives, we know where our money is coming from. In later years, it's not as simple. If you're like most and not completely prepared, don't fret. With the right plan in place, you can create a stream of income that can last for your full retirement.

Guaranteed income
is an element to a
confident future.

A confident future with the right company

The Guardian Insurance & Annuity Company, Inc. (GIAC) is a subsidiary of The Guardian Life Insurance Company of America (Guardian), a mutual insurance company with over 150 years of providing diversified financial solutions. The annuity payments provided by Guardian SecureFuture Income AnnuitySM are backed by the claims-paying ability of GIAC, not Guardian.

While GIAC guarantees the future income payments based on the total premiums you have paid into the contract, GIAC does not guarantee that the amount of premium will be sufficient to provide you with a secure retirement. GIAC strongly recommends that you consult with your financial representative when determining the amount of your premium.

GIAC's exemplary ratings

A++ from **A.M. Best** Superior;
The highest of 15 ratings

AA+ from **Fitch Ratings**
Very Strong; 2nd highest of 21 ratings

Aa2 from **Moody's Investors Service**
Excellent; 3rd highest of 21 ratings

AA+ from **Standard & Poor's**
Very Strong; 2nd highest of 22 ratings

As of December, 2019
Ratings are subject to change at any time.



Minimum initial premium

\$5,000. The initial application must be accompanied by the illustration provided by your financial professional, or the contract may not be issued.

Maximum premium for the life of the contract

\$1 million. For Qualifying Longevity Annuity Contracts (QLACs), maximum premium is the lesser of \$135,000 or 25% of aggregate IRA account values.

Annuity payment calculation

The lifetime annuity payments are calculated based on characteristics of the annuitant (person on whose life the annuity payments are based) or joint annuitants, such as age at the time of any premium payment and gender; the Annuity Payment Option selected; the amount of time before the annuity payments begin; the frequency of the annuity payments; and the purchase rates in effect at the time of initial premium or any additional premiums made thereafter.

Minimum additional premium

\$100. May be made any time up until 13 months before the date annuity payments are scheduled to begin, called the annuity commencement date (ACD). All annuity payment streams from a contract will be combined for you.

QLACs are single premium contracts, hence additional premiums will not be accepted for these contracts.

Issue ages

For non-qualified monies and Roth IRAs:

0 – 75 for Life Annuity without Guaranteed Period

0 – 65 for Period Certain Only

0 – 80 for all other annuity payment options

For traditional IRAs:

18 – 65 for Period Certain Only

18 – 70 for all other annuity payment options

For QLACs:

31-82 for all annuity payment options available for QLACs.





Select what you want...

Life Annuity without Guaranteed Period (also known as Life Only) — Annuity payments are made for the annuitant's lifetime. You can maximize your future income stream when you choose this option and elect to have the annuity issued without a payable death benefit during the deferral period, an election available only with this option (subject to state availability). Can be designated as a *Joint Life Annuity with Survivor Benefit*.

Life Annuity with Guaranteed Period — Annuity payments are made for the annuitant's lifetime. If the annuitant were to die during your selected guaranteed period (which can be 5 to 30 years, see side bar), for the remainder of the guaranteed period the benefit of the annuity will be paid to the owner or beneficiary, or the owner or beneficiary may elect to receive a lower, present-value lump-sum. Can be designated as a *Joint Life Annuity with Survivor Benefit*. Not available for QLAC.

Life Annuity with Refund Certain — Annuity payments are made for the annuitant's lifetime. If the annuitant were to die before the owner has received a total dollar amount in annuity payments equal to the net premium payment(s), the remaining benefit of the annuity, or a lump-sum, will be paid to the owner or beneficiary until such an amount is reached.* Can be designated as a *Joint Life Annuity with Survivor Benefit* (must be 100% survivor benefit).

Period Certain Only (5 through 10 Years) — Available with single annuitant only, this option provides annuity payments for a set amount of time between 5 and 10 years (must be full years). If the annuitant dies during the set amount of time (period certain), annuity payments will continue to the owner until the end of the period certain, unless the owner elects to receive a present-day value lump-sum distribution of the remaining annuity payments. If a lump-sum distribution is elected, annuity payments will end.

Joint Life Annuity with Survivor Benefit — Annuity payments are made for the lives of two individuals (called joint annuitants). *The joint annuitants must be spouses at issue*. After payments have begun, upon the death of a specified annuitant or either one of the annuitants (if you choose) payments will be based on a survivor percentage rate from 5% to 100%, which you select at issue. Payments will not reduce until the end of any guaranteed period, if applicable.

About Guaranteed Periods:

For non-qualified contracts, the guaranteed period cannot exceed 100 minus the annuitant's age (or spouse's age, if older, under a joint life contract) as of the future ACD day.

For qualified contracts, the guaranteed period cannot exceed your life expectancy based on your age as of the future ACD day.

*For QLACs, only lump sum payments are available.

...To start when you want

Deferring your annuity payments

Minimum deferral periods: 2 years after issue date (in FL, the earliest start date is no sooner than the beginning of the 13th month from issue date and the latest start date is 10 years from issue date). For QLACs, minimum age for income start date is 72.

Maximum deferral periods: 40 years (20 years for Period Certain Only option; 10 years for all options in Florida); 5 years for Life Annuity without Guaranteed Period issue ages 71–75, for non-qualified and Roth IRA.

Maximum deferral ages: 85 for non-qualified, Roth IRA and QLACs; 72 for traditional IRA.

Your future annuity commencement date (ACD), which is the day your annuity payments will start, must be selected when you first buy the contract. Or, you may choose to have us set your ACD to the maximum allowed based on your age. All annuity payments from the contract will start on this date, even annuity payments for additional premium used to buy more income.

For QLACs, the maximum ACD can be no later than the first month following the QLAC owner's 85th birthday.

Payment frequency

You can receive the payments on a monthly, quarterly, semi-annual or annual schedule. You have the flexibility to change the frequency at any time up until the day your payments have begun. After your payments have begun, the frequency cannot be changed.

The right to cancel

You have the right to cancel (also called "free look") and receive back your initial premium within 10 days after receiving the contract. The number of days may vary by state and is stated in your contract. The contract cannot be canceled after this time period has elapsed.

The free look period to receive back any additional premiums you have paid into the contract is 10 days for all states and starts when you receive your confirmation from us for the additional premium. The additional premium cannot be canceled after this time period has elapsed.

Adjusting to meet your needs

Change the payee

At any time you can change the person or entity the annuity payments will be or are being paid to.

Flexible ACD

Bring forward or push back your first payment's start date by up to 5 years.* If you push back, you have the one-time option to bring it forward again but not to a date that is before your original ACD.

Moving the ACD may change your annuity payment amount.

14 days notice must be given prior to your ACD date, regardless if you're requesting to bring it forward or push it back. Special requirements may apply if you've already pushed back your Original ACD date, see contract for details.

Select what you need to start when you want, and make your retirement vision a reality.

* In Florida, the ACD may be accelerated by up to 12 months from most recent premium payment and cannot be pushed back to a date that would result in an ACD that would be later than the 10th anniversary of the contract issue date.

Adjusting to meet your needs — continued

Availability for all contracts except QLACs:

- Not permitted on Life Only (Single and Joint)¹
- Life with Guaranteed Period (Single and Joint)
- Life with Refund Certain (Single and Joint)

For QLACs:

- Not permitted on Life Only (Single and Joint)²
- Life with Refund Certain (Single and Joint)

Flexible ACD

Bring forward by up to 5 years



Push back by up to 5 years*



Original
ACD

Cannot be sooner than:

- 12 months from issue date;
- 60 days from most recent premium addition (if any); and
- Age 59½ if the Annuity Payment Increase Benefit is selected.
- For QLACs, age 66 if the Life with Refund Certain (single or joint) option is elected.

Cannot be later than:

- Age 85, for non qualified, Roth IRA, and QLACs or Age 72 for Traditional IRAs.
- The maximum guaranteed period allowed under the contract.

* In Florida, the ACD may not be pushed back to a date that would be later than the 10th anniversary of the contract issue date.

Annuity Payment Increase Benefit

Not available with QLACs or with Period Certain Only payment option.

Payments begin smaller than payments from an annuity without this benefit, but then grow each and every year from 1% to 5%. Must be elected at issue. It may take some time before payments will equal or exceed payments from an annuity without this benefit.

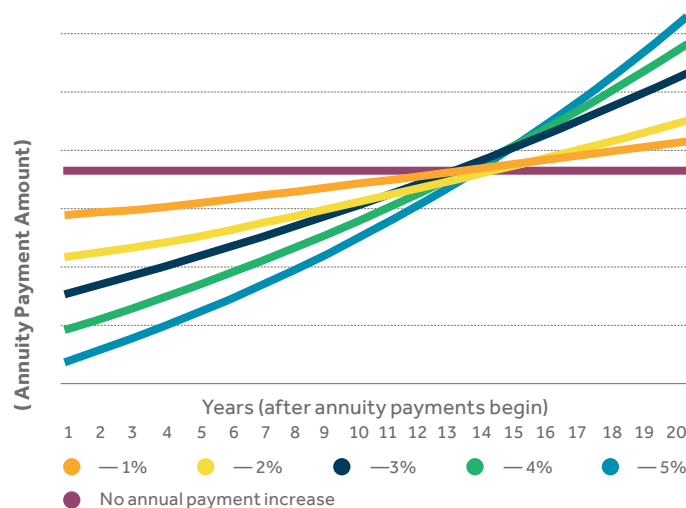
ACD must be after attaining age 59½.

Available with:

- Life without Guaranteed Period
- Life with Guaranteed Period
- Life with Refund Certain
- Joint Life with Survivor Benefit

Annuity Payment Increase Benefit

This example is for illustrative purposes. Actual payments change based on current interest rates.



Payment Acceleration Rider

Not available for traditional IRAs or QLACs.

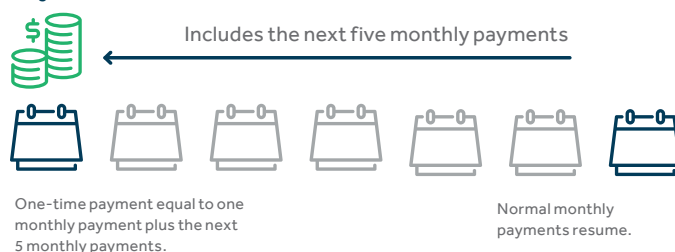
After payments begin, you can request a one-time payment of the next five monthly annuity payments with your current annuity payment.

Must be age 59½ or older, and have at least six months remaining in a guaranteed or refund certain period at time of request.

Available with:

- Life with Guaranteed Period
- Life with Refund Certain
- Joint Life with Survivor Benefit with a Guaranteed Period and/or Refund Certain

Payment Acceleration Rider



¹ In Florida only: the ACD Change rider is permitted on Life Only, but only if you also elect Return of Premium Death Benefit.

² In Florida only: the ACD Change rider is permitted on Life Only, but only if you also elect Return of Premium Death Benefit. An ACD change may also be permitted to correct an excess premium.

Planning for the “Unexpected”

Life has unexpected moments. Preparing for them is key. For example, you may want to structure the contract so its ownership will be passed to your spouse; Or, if it makes sense for your situation, and your goal is maximum income, you may choose to have your contract issued without a death benefit (subject to state availability and only available when selecting Life Only without Guaranteed Period payment option).

It's important to know how your annuity contract will function (both before and after payment have begun) if you were to die. See below for more information.

If you were to die:

Before annuity payments have begun — deferral period

- Under a single life contract, the contract ends. All monies used to buy the contract are paid to the named beneficiary, unless the death benefit has been waived .
- Under a joint life contract, if an owner dies and there is one annuitant still living and the owner's spouse is the sole beneficiary, the contract continues. If the last surviving annuitant were to die during this time, then the above point about single life contracts will apply.

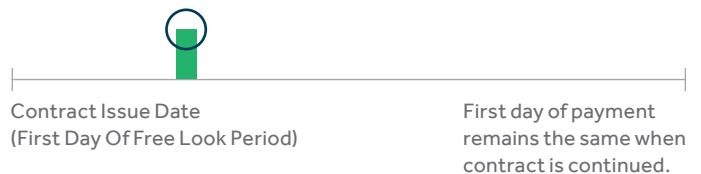
After annuity payments have begun — with an applicable guaranteed period or refund certain

- Under a single life contract, remaining annuity payments continue to the owner until the end of the guaranteed period, or he/she can elect a lower, present-day value lump-sum of them. Under a Refund Certain contract, the owner may elect to continue the remaining annuity payments or receive a lump-sum equal to their combined total. For QLACs, only lump sum payments are available.
- Under a joint life contract, payments continue and the survivor percentage rate will not be applied upon the death of a specified annuitant or either one of the annuitants (if you choose) until the guaranteed period ends. If both annuitants were to die during this time then the point at left will apply.

After annuity payments have begun — without or after an applicable guaranteed period or refund certain

- If a single life contract, the contract ends. No more annuity payments.
- Under a joint life contract, upon the death of a specified annuitant or either one of the annuitants (if you choose) payments continue and will be based on the survivor percentage rate you chose when the annuity was first purchased. The contract ends at the death of the last surviving annuitant.

Death of an Owner or Annuitant
(Person Whose Life the Payments are Based on)



Death of the Annuitant



Death of the Annuitant



IMPORTANT NOTICE for IRA Applicants Only: As a result of the enactment of the Setting Every Community Up for Retirement Enhancement (SECURE) Act (the "Act") on December 20, 2019, your IRA DIA annuity contract is subject to new required minimum distribution (RMD) rules for certain beneficiaries under Internal Revenue Code (IRC) §401(a)(9). If your beneficiary is not an "eligible designated beneficiary" at the time of your death, your beneficiary is required to take distributions within a 10-year period. Under the Act, an "eligible designated beneficiary" is an individual who at the time of your death is 1) your surviving spouse, 2) your minor child, 3) disabled, 4) chronically ill, or 5) any other individual who is not more than 10 years younger than you. The new RMD rules generally do not apply to non-natural beneficiaries such as an estate, a corporation, or a trust that is neither a "see through" trust nor an "applicable multi-beneficiary trust". Your minor child will no longer be considered an "eligible designated beneficiary" as of the date they reach majority. After your death and upon reaching the age of majority, such a beneficiary will have 10 years from that date to receive any remaining interest in the contract. If you name a beneficiary who at the time of your death is NOT an "eligible designated beneficiary" under the Act, there may be adverse tax consequences depending on the payment option elected. **If you have any further questions or concerns about how the SECURE Act impacts your personal situation, you should consult with your financial and tax advisor.**

Important information

This document is not a legal contract. For terms and conditions please refer to the annuity contract.

Current tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the particular set of facts and circumstances. Entities or persons distributing this information are not authorized to give tax or legal advice. Individuals are encouraged to seek specific advice from their personal tax or legal counsel.

Guardian SecureFuture Income AnnuitySM is a service mark of and is issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation whose principal place of business is 10 Hudson Yards, New York, NY 10001. 1-888-Guardian (1-888-482-7342).

GIAC is a wholly owned subsidiary of The Guardian Life Insurance Company of America.

Product availability and features may vary by state.

Contract guarantees are guaranteed solely by the claims-paying ability and strength of The Guardian Insurance & Annuity Company, Inc.

For more information about Guardian SecureFuture Income AnnuitySM please contact your financial professional or call GIAC at 1-888-Guardian (1-888-482-7342).

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