

Today, income during retirement takes on a whole new meaning because it will largely come from the savings you were able to build during your working years. A lot could possibly happen between now and when you plan to retire that you will need to protect against.

Make the commitment to you

Using a portion of the savings you have today to buy the **Guardian SecureFuture Income AnnuitySM** means you're building confidence by securing a future stream of lifetime income starting at the time you will need it the most — **retirement**.



About Guardian SecureFuture Income AnnuitySM

- **\$5,000** minimum initial premium
- **\$1 million** maximum premium for the life of the contract.
- The lesser of \$125,000 or 25% of aggregate IRA account values for Qualifying Longevity Annuity Contracts (QLACs).
- **\$100** minimum subsequent premium may be made up until 13 months prior to when the annuity payments begin (also called the annuity commencement date (ACD)). QLACs are single premium contracts, hence additional premiums will not be accepted for these contracts.
- Each additional premium will have its own calculated annuity payment stream, but all payment streams are combined per contract.
- **Issue Ages:** 0 – 80 (0 – 75 for Life Annuity without Guaranteed Period) for non-qualified monies and Roth IRA; 18 – 68 for traditional IRAs; 31-82 for QLACs.

Creating a Confident Retirement with Today's Savings

Guardian SecureFuture Income AnnuitySM



GUARDIAN®

AN INFORMATIONAL GUIDE
FOR RETIREMENT-MINDED
INDIVIDUALS

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).

Guardian is one of America's most respected financial institutions, with over 150 years of experience in providing diversified financial solutions, including retirement services, insurance and investments. We are proud of our long history of protecting people from economic risk and helping them enrich their lives.

An individual flexible premium deferred paid-up fixed annuity, also called a deferred income annuity, is designed to provide you with a future stream of income through annuity payments that are guaranteed to last for your lifetime and your spouse's lifetime, if applicable. **Guardian SecureFuture Income AnnuitySM** is backed by the claims paying ability of The Guardian Insurance & Annuity Company, Inc.

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 advisor when determining the amount of your premium.

Throughout this brochure, it is assumed that you, the reader, will be named **annuitant** (the person on whose life the future annuity payments are based) and **owner** (the person purchasing and who has ownership of and receives the benefits from the annuity.) In cases of joint annuitants, it will be you and your spouse. If your situation is not this, you should work with your financial professional to discuss your particular circumstances and structure the annuity contract to meet your needs.

A Future Insured by a Dependable Company

GIAC's Exemplary Ratings

A++ from **A.M. Best**
Superior; The highest of 16 ratings

AA+ from **Fitch Ratings**
Very Strong; 2nd highest of 24 ratings

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

AA+ from **Standard & Poor's**
Very Strong; 2nd highest of 20 ratings

As of March 31, 2015
Ratings are subject to change.



Visit www.jdpower.com for more information about the J.D. Power and Associates 2014 Call Center Certification ProgramSM

1 in 4 people who are married will live until age 97.¹

When buying the **Guardian SecureFuture Income AnnuitySM**, you are guaranteeing a future income stream that will last for your lifetime and your spouse's lifetime, if applicable. Since the Guardian SecureFuture Income Annuity's main feature is to insure you will have a reliable future stream of lifetime income, you will want to know that GIAC has received exemplary ratings from the independent rating agencies for our ability to meet our obligations to our clients.

The Guardian Insurance & Annuity Company, Inc. (GIAC) is a wholly owned subsidiary of The Guardian Life Insurance Company of America (Guardian).

Guardian is a mutual life insurance company with over 150 years of financial experience and a tradition of offering a diversified range of insurance products. GIAC continues Guardian's tradition of offering diversified retirement solutions through our different annuity product lines. The annuity payment provided by Guardian Secure Future Income Annuity is backed by the claims-paying ability of GIAC, not Guardian.

Dependable Service

To assure that you have the support you need on your journey, The Guardian Retirement Solutions Call Center is available to you as a lifetime resource to answer questions about your annuity. The Guardian Retirement Solution Call Center has been recognized by J.D. Power and Associates for providing "an Outstanding Customer Service Experience."



¹ Annuity 2000 Mortality Table; Society of Actuaries. Figures assume a couple both age 65 and both in good health.

Removing Risks from the Table

It can happen in a flash. The money saved today dwindles and disappears over time through excessive usage beyond what you had planned to truly use it for – as an income source during retirement.

Investing can build your savings, but involves risk of losing it as well.

Creating a stream of future guaranteed income payments with the Guardian SecureFuture Income AnnuitySM removes these risks from the table because its future annuity payments are not reliant on market returns.

And, like all deferred income annuities, you have the choice of canceling the Guardian SecureFuture Income AnnuitySM contract within its 10-day free look period (depending on your state), or let this time period elapse and make an irrevocable commitment to yourself to create a future stream of lifetime income.

An impressive \$2.2 billion has been estimated as being used during 2013 to buy deferred income annuities with the top insurance companies that offer such products.² Many people, like you, are taking control today to create an income plan for retirement.



² Insured Retirement Institute, September 2014

Select What You Need to Start When You Want

You decide how much savings to use to buy future guaranteed income through Guardian SecureFuture Income AnnuitySM. The more you use and the longer you defer your payments, the greater your income will be (using today's interest rates).

You decide when you want the future lifetime payments to begin provided the start date is at least two years (one year in Florida), but not more than 40 years (depending on issue age and annuity payment option) from the day you buy the annuity. The maximum deferral age to begin the lifetime payments is 85 for non qualified monies, Roth IRAs, and QLACs (70½ for traditional IRAs).

You will receive a statement on an annual basis detailing your future stream of lifetime income.

Your Payment Option Choices

Life Annuity without Guaranteed Period – Annuity payments are made for the annuitant's lifetime, which is you. If you purchase the annuity between the ages of 71 and 75, and elect this option, the maximum deferral period is 5 years from issue date. As the owner, 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).

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, subject to age restrictions), for the remainder of the guaranteed period the benefit of the annuity will be paid to the named beneficiary or he/she may elect to receive a lower, present-value lump-sum. For QLAC only, lump-sum payment is available.

Life Annuity with Refund Certain – Annuity payments are made for the annuitant's lifetime. If the annuitant were to die before a total dollar amount in annuity payments has been reached equal to the net premium payment(s), the remaining benefit of the annuity, or a lump-sum, will be paid to the named beneficiary until such an amount is reached. For QLAC only, lump-sum payment is available.

Joint Life Annuity with Survivor Benefit – Annuity payments are made for the life of two individuals (called joint annuitants). *The joint annuitants must be spouses.* This option may be issued with a guaranteed period of 5 to 30 years (subject to age restrictions) and/or with a Refund Certain. For QLACs, the joint life survivor benefit with a guaranteed period is not available. If the last surviving annuitant were to die during the selected guaranteed period (if applicable) the benefit of the annuity will be paid to the named beneficiary for the remainder of the guaranteed period. If issued with a guaranteed period, the named beneficiary may elect to receive a lower, present-value lump-sum of the remaining payments. If issued with a Refund Certain, the named beneficiary may elect to receive a lump-sum equaling the remaining payments.

Adjusting the Lifetime Payments to Your Needs

People tend to overvalue the present and undervalue the future. Test yourself by answering this question — would you rather receive \$1 million now, or start with one penny and have the balance double each day for 29 days?

Events in your life may make planning for retirement just as tricky as this question. So you will want to know that when you buy the Guardian SecureFuture Income AnnuitySM, you have options available to you along the way to adjust the annuity and its payments to meet your current needs.

In addition, the Guardian SecureFuture Income AnnuitySM has options for you to choose now in anticipation of your lifetime needs possibly changing in the future.

To answer the question at the beginning, most people choose the \$1 million payout not realizing that at the end of 29 days that 1 penny would have turned into over \$5 million.

1 in 6 Americans age **65** and older are living at the **POVERTY** level.³

Take steps today to make sure this doesn't happen to you!



Guardian SecureFuture's Features

Flexible ACD – Bring forward or push back your first payment's start date by 5 years (subject to state variations). 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 (subject to state variations). Only available with certain payment options.

Frequency of Payments – Monthly, quarterly, semi-annual or annual payments. Can be changed at any time up until your first payment.

Change the Payee – At any time you can change the person or entity the annuity payments will be paid to.

Annuity Payment Increase Benefit – Payments begin smaller than payments from an annuity without this benefit, but payments grow each and every year from 1% to 5%. Certain requirements must be met and it may take some time before payments will equal or exceed payments from an annuity without this benefit. Not available for QLAC.

Payment Acceleration Rider – Request a one-time payment of the next five monthly annuity payments with your current annuity payment. Certain requirements must be met and certain restrictions apply. Not available for Traditional IRAs or QLAC.

³ Administration on Aging, U.S. Department of Health and Human Services; A Profile of Older Americans: 2011

Your “Retirement Club” Account

Retire Different by Giving Yourself a Retirement “Raise”

When you buy multiple Guardian SecureFuture Income AnnuitySM contracts with different annuity commencement dates for your payments, you can systematically give yourself a “raise” during retirement.

For example, buy three Guardian SecureFuture Income AnnuitySM contracts, have one contract start payments at age 65, another start payments at age 70, and the last one start payments at age 80.

This systematic increase in your annuity payments may be a great way to counteract inflation and any possible increase in your retirement expenses.

It is GIAC's understanding that according to IRC Sec 72(e)(12) if multiple non-qualified annuity contracts are issued by the same insurer to the same contract owner during any calendar year, that contract owner's amount of taxable income will be aggregated when calculating the exclusion ratio on any distribution taken from any of the annuity contracts. You should seek the advice of your tax advisor about your particular situation before implementing this income strategy.

How often have you used a “holiday club” account through a bank to save money to spend during the holiday season? Why not do so for your retirement?

The Guardian SecureFuture Income AnnuitySM accepts additional premium up until 13 months before your annuity payment's selected start date. Each additional premium will receive its own annuity payment calculation, which may be different from when you first bought the annuity, but all payments are combined into one for you. QLACs are single premium contracts, hence additional premiums will not be accepted for these contracts.

You have the choice of receiving back any additional premium within 10 days for all states, which starts when you receive the confirmation from us about the addition.

Or, you can let this time elapse, and keep the increase to your future stream of lifetime income the additional premium created for you.

You should think of buying the stream of lifetime income from Guardian SecureFuture Income AnnuitySM as your “retirement club” to access when you need it the most — retirement.

Make your BONUS or TAX REFUND last as FUTURE LIFETIME PAYMENTS!

Planning for the “Unexpected”

Life has unexpected moments. You’re expecting to be alive when the annuity payments start. But, what if you’re not? You’ll want to know what will happen to the premium you used to buy the contract.

The passing of the annuity payments to your beneficiaries will be a reminder of the love you shared while living and experiencing life with them.



What Happens with Guardian SecureFuture Income AnnuitySM When

You (as the annuitant and owner) pass away BEFORE payment start date

Under a single life contract issued with a death benefit an amount equal to all premium used to buy the contract will be paid to your named beneficiary on the annuity.

Under a joint life contract, upon the death of an owner the annuity will continue if the deceased owner’s spouse is the sole primary beneficiary and at least one annuitant is still living. The annuity payments will begin at the selected start date. If both joint annuitants were to die, then the section above will apply.

You pass away AFTER payment start date

Please review the descriptions for the annuity payment options on page 4 of this brochure, which briefly outline what happens with the benefits of the annuity.

Securing Your Confidence About Retirement

Ask your parents or someone who is retired what they would have done differently. How many times did they say they should have done something more, should have saved more, should have insured more, but didn't?

It's never too early or too late to begin your plan. However, creating a plan only takes you halfway; implementing the plan's action steps gets you on the road to a predictable retirement.

You have the means today to retire different by getting the lifetime income guarantee you need for retirement when you buy the Guardian SecureFuture Income AnnuitySM.

Work with Your Financial Professional to Create Your Future Lifetime Income Today!



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 7 Hanover Square, New York, NY 10004. (800) 221-3253.

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 (800) 221-3253.

www.GuardianLife.com

Not a deposit | Not FDIC or NCUA Insured | No Bank or Credit Union Guarantee



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