

Freedom to Strategically Invest for Your Retirement Future



Guardian Investor ProFreedom Variable AnnuitySM is a variable deferred annuity, a long-term financial product for retirement purposes, that allows you to accumulate tax-deferred savings (during the accumulation period) and then, during the annuity payout period, provides you with the option to start receiving regular payments year after year, for the rest of your life or for a specific period of time. All guarantees are backed by the strength and claims-paying ability of GIAC.

B SHARE

C SHARE

ACCOUNT TYPES & ISSUE AGES (AGE RESTRICTIONS APPLY TO BOTH OWNERS & ANNUITANTS)

Qualified: 18-90

Non-Qualified (NQ): 0-90

CONTRIBUTIONS

Investment Minimum: \$10,000 (NQ), \$5,000 (Qualified)

Investment Maximum: \$1,000,000

Investment Minimum: \$25,000 (NQ and Qualified)

Investment Maximum: \$1,000,000

MORTALITY & EXPENSE RISK CHARGE & ADMINISTRATIVE CHARGE (ANNUAL)

1.00% of the accumulation value of the variable investment options.

1.70% of the accumulation value of the variable investment options.

SURRENDER CHARGE SCHEDULE

Contract Yr:	0	1	2	3	4	5	6	7+
Surrender Charge %	8%	7.5%	6.5%	5.5%	5%	4%	3%	0

No Surrender Charges

VARIABLE INVESTMENT OPTIONS (VIO)

Variable Investment Options: Over 30, which include traditional asset classes (equities and fixed income); sector-focused options; risk-managed options; and alternative investment options.

Annual gross operating expenses, which include management fees, 12b-1 fees and other expenses associated with the variable investment options: 0.50% to 4.70%.

Annual net operating expenses, after the application of any fee waivers and/or expense reimbursements: 0.48% to 2.53%.

These ranges are based on actual gross and net expenses for the year ended December 31, 2014. These expenses may change in the future. Actual charges will depend on the variable investment options selected.

DOLLAR COST AVERAGING (DCA)

Fixed DCA: Available (3-month DCA only; partial DCA not available)

WITHDRAWALS

Each contract year, contract owner can access up to 10% of the chargeable premium (each net premium that is subject to a surrender charge, less the amount of any withdrawal attributable to that premium on which GIAC assessed a surrender charge) minus the aggregate amount of all prior free withdrawals made during the current contract year.

Withdrawals in Excess of Free Withdrawal Amount:

Subject to declining surrender charge on withdrawn amount in the contract less than seven contract years. Excess percentage based on the amount being withdrawn.

Free Withdrawal Amount: Not applicable. 100% of the accumulation value may be withdrawn without incurring a surrender charge.

Withdrawals in Excess of Free Withdrawal Amount: Not applicable.

You should know that any withdrawal of gains is subject to ordinary income tax, and may be subject to a 10% penalty tax if withdrawn before you have attained the age of 59½.

DEATH BENEFITS

Contract Value Death Benefit: Available at no additional cost for all issue ages.

Optional Benefits: Must be elected at contract issue.

- **Return of Premium (Basic):** Maximum issue age is 90. Optional rider for an additional annual cost of 0.25%
- **Return of Premium (Plus):** Maximum issue age is 90. Optional rider for an additional annual cost of 0.30%
- **Highest Anniversary Value:** Maximum issue age is 75. Optional rider for an additional annual cost of 0.30%
- **Return of Premium Plus & Highest Anniversary Value:** Maximum issue age is 75. Optional rider for an additional annual cost of 0.35%

OPTIONAL DEFERRED INCOME ANNUITY RIDER

Must be elected at contract issue.

Guardian SecureFuture Income RiderSM: Maximum issue ages: 65 for qualified monies; 80 for non-qualified and Roth IRAs. \$5,000 minimum initial transfer; \$1,000 minimum additional transfers.

Important Information about Variable Annuities

This material is for informational use only. It should not be relied on as the basis to purchase a variable annuity or implement a retirement strategy. Complete descriptions are provided only in the applicable prospectus.

It should be pointed out that a variable annuity will not give any additional tax benefits if used to fund an IRA or qualified retirement plan. Therefore, the use of a variable annuity in such retirement plans should be purchased only if the insurance benefits (e.g. living benefits, death benefits, income-for-life-payouts) merit the annuity's additional cost.

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.

Variable annuities are long-term investment vehicles that involve certain risks, including possible loss of the principal amount invested. The investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than original cost. Withdrawals of taxable amounts will be subject to ordinary income tax and possible mandatory federal income tax withholding. If taken prior to age 59½, a 10% IRS penalty may also apply. Withdrawals affect the variable annuity's death benefit, cash surrender value and any living benefit and may also be subject to a contingent deferred sales charge.

Variable annuities and their underlying variable investment options are sold by prospectus only. Prospectuses contain important information, including fees and expenses. Please read the prospectus carefully before investing or sending money. Your client should consider the investment objectives, risks, fees and charges of the investment company carefully before investing. The prospectus contains this and other important information. A prospectus may be obtained by calling 800-221-3253. To download a fund or contract prospectus, please visit www.GuardianLife.com.

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PAS is a member: FINRA, SIPC

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No Bank or Credit Union Guarantee