

Guardian SecureFuture Income AnnuitySM Annuity Payments

Below are the future lifetime payment income streams that the Guardian SecureFuture Income AnnuitySM may be able to provide for you. It's time for you to retire different and prepare for tomorrow's retirement using today's savings.

All annuity payments are based on \$100,000 initial premium (assuming no premium tax) and monthly annuity payment frequency, which you may change to a different payment frequency at any time up until the day payments start. Please note that different payment frequencies will result in a different annuity payment amount from those at right.

Each annuity payment option may be designated as **Joint Life Annuity with Survivor Benefit**; however annuity payments will be different from those shown here.

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.

*Life with a Guaranteed Period and Joint Life with Survivor Benefit with a Guaranteed Period are not available with Qualifying Longevity Annuity Contracts (QLACs).

Annual Payout rate is the percentage of purchase price paid out each year and includes both interest and return of principal. Annual Payout rate is not an interest rate. The rates on which these annuity payments are based are subject to change at any time. The annuity payment will vary based on amount of premium, age of the annuitant, selected guaranteed period and any optional feature selected. This hypothetical example is not for use in Montana.

Life without Guaranteed Period

As of: December 23, 2015

Issue Ages	Deferred to Ages:	Single Life			
		Male Only		Female Only	
		Monthly Payment	Annual Return on Income Start Date	Monthly Payment	Annual Return on Income Start Date
45	65	1165.76	13.99%	\$1,118.18	13.42%
50	65	1004.09	12.05%	\$963.03	11.56%
55	65	810.45	9.73%	\$776.55	9.32%
60	70	923.03	11.08%	\$874.77	10.50%
65	75	1098.04	13.18%	\$1,023.78	12.29%

Life with Guaranteed Period of 15 years (Not available with QLAC)

Issue Ages	Deferred to Ages:	Single Life			
		Male Only		Female Only	
		Monthly Payment	Annual Return on Income Start Date	Monthly Payment	Annual Return on Income Start Date
45	65	\$1,119.72	13.44%	\$1,082.12	12.99%
50	65	\$940.12	11.28%	\$909.12	10.91%
55	65	\$774.05	9.29%	\$748.85	8.99%
60	70	\$852.17	10.23%	\$822.06	9.86%
65	75	\$940.00	11.28%	\$906.83	10.88%

Life with Refund Certain

Issue Ages	Deferred to Ages:	Single Life			
		Male Only		Female Only	
		Monthly Payment	Annual Return on Income Start Date	Monthly Payment	Annual Return on Income Start Date
45	65	\$1,150.93	13.81%	\$1,105.50	13.27%
50	65	\$964.07	11.57%	\$926.51	11.12%
55	65	\$788.76	9.47%	\$758.77	9.11%
60	70	\$890.83	10.69%	\$848.42	10.18%
65	75	\$1,043.08	12.52%	\$980.16	11.76%

Other Facts about Guardian SecureFuture Income AnnuitySM

- **\$5,000** minimum initial premium; \$1 million maximum premium for the life of the contract.
- Maximum premium for QLAC is **\$125,000**.
- **\$100** minimum subsequent premiums may be made up until 13 months prior to when the annuity payments begin (also called the annuity commencement date (ACD)); QLAC accepts single premiums only. 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 contracts and Roth IRA; 18 – 68 for traditional IRAs; for QLACs 31-82 for all annuity payment options available for QLACs.
- **Deferral Periods:** Minimum: 2 years (1 year in Florida) after issue date; Maximum: 40 years; 5 years for Life Annuity without Guaranteed Period for issue ages 71 – 75.
- **Maximum Deferral Ages:** 85 for non-qualified and Roth IRA and QLACs; 70 ½ for traditional IRA.
- **Free Look Period:** You have the right to cancel (also called “free look”) the contract 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 cancelled after this time period has elapsed. The free look period to receive back any subsequent 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 subsequent premium cannot be cancelled after this time period has elapsed.
- **State Availability:** QLAC is not available in the state of NY.

The Guardian Insurance & Annuity Company, Inc (GIAC)

The Guardian SecureFuture Income AnnuitySM is a deferred income annuity issued by GIAC. GIAC has received exemplary ratings from the four independent rating agencies.

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

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

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

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

As of June 30, 2015; Ratings are subject to change.

Work with your financial professional to see how you can fit the Guardian SecureFuture Income AnnuitySM into your plans for retirement so that you can retire different with today's savings.

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.

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