Life Annuity with Refund Certain

A Lifetime of Planning Deserves a Lifetime Guarantee

The Guardian Guaranteed Income Annuity II™ is designed to provide guaranteed annuity payments that can last for your lifetime, or for a set period of time. Here is a hypothetical scenario to help you better understand how this annuity may help you achieve your life goals.

Lenny, age 56, married, and has a widowed father, age 83

Events in Lenny’s life:

- Lenny is concerned with his father’s finances.
- Lenny’s father is very independent and believes that parents support children, not the other way around.

Lenny’s plan:

- Lenny wishes to provide his father with a monthly payment.
- He wants the payments to his father be independent of market returns
- Lenny is realistic and knows his father will probably not live very much longer, so he wants a guarantee that he will receive any remaining amount after his father’s death.

Working with a Financial Professional

A financial professional was able to show Lenny that by using $150,000 to purchase The Guardian Guaranteed Income Annuity II™ with the Life Annuity with Refund Certain annuity payment option, Lenny can:

- Have the annuity payments be based on his father’s life;
- Retain ownership of the annuity and name his wife as the beneficiary;
- Name his father as the designated payee (the person to receive the annuity payments); and
- Guarantee monthly payments to his father in the amount of $631.1

In addition, under the Life Annuity with Refund Certain, the owner may continue to receive the annuity payments until a total amount has been received equaling the net premium payment (initial premium adjusted for any applicable annuity tax) less any annuity payments previously processed and sent to the payee.

Guaranteed Annuity Payment:
- Monthly: $631
- Cumulative Annual: $7,572
- Total Life Annuity with Refund Certain Guaranteed Annuity Payments: $150,000 (less any applicable annuity taxes)

Speak with your financial professional about the benefits of owning The Guardian Guaranteed Income Annuity II™. It’s time for you to take action with your accumulated assets and use a portion of them to create a guaranteed income stream.

1 Based on annuity rates on 10/5/2012. Annuity rates are subject to change. Figures stated are rounded to the nearest whole dollar. This annuity payment amount may be different depending on the amount of premium, annuity payment option, annuity payment frequency, gender and age of the annuitant.
**Benefits**

- Receive annuity payments for the life of the annuitant.
- If the annuitant dies before the owner has received total annuity payments equaling the net premium payment (initial premium adjusted for any applicable annuity tax), GIAC will continue the annuity payments until the owner receives the remaining amount guaranteed or the owner can elect to receive the remaining amount guaranteed as a lump-sum distribution.\(^2\) If a lump-sum distribution is elected, annuity payments will end.
- If the owner dies and the annuitant is still living, the beneficiary (if there is no joint owner) assumes ownership and will receive all future benefits provided by the annuity.

**Considerations**

- No guarantee as to the total number of annuity payments after the total annuity payments paid has equaled the net premium payment.
- Annuity payments will stop upon the death of the annuitant if this death occurs after the owner has received total annuity payments equaling the net premium payment.

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**About GIAC – A Strong and Stable Company**

The Guardian Guaranteed Income Annuity II\(^{11}\) is a single premium fixed immediate annuity issued by The Guardian Insurance & Annuity Company, Inc. (GIAC). GIAC has consistently received exemplary ratings from the four major independent rating services, as shown in the chart below. -- As of September 30, 2012 (Ratings are subject to change.)

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rating</th>
<th>Meaning</th>
<th>Ranking</th>
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<tr>
<td>A.M. Best Company</td>
<td>A++</td>
<td>Superior</td>
<td>The highest of 16 ratings</td>
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<tr>
<td>Fitch Ratings</td>
<td>AA+</td>
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<td>Moody’s Investors Service</td>
<td>Aa2</td>
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<td>Standard &amp; Poor’s</td>
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This document is not a legal contract. For terms and conditions please refer to the annuity contract.

The information provided herein is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any federal tax penalties. This brochure supports the promotion and marketing of this annuity.

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.

The Guardian Guaranteed Income Annuity II\(^{11}\) 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.

Form numbers: 11-SPIA, 11-PAR

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 The Guardian Guaranteed Income Annuity II\(^{11}\), 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