

Guardian SecureFuture Income Annuity®



GUARDIAN®

A flexible premium deferred income annuity

Guardian SecureFuture Income Annuity® offers a flexible premium option to secure a future guaranteed lifetime income stream.

A deferred income annuity can be funded from two sources, nonqualified and qualified investments. One example of a qualified investment is a traditional Individual Retirement Account (IRA). In addition, contracts funded with qualified investments are eligible for a Qualifying Longevity Annuity Contract (QLAC), so long as you meet the IRS guidelines. A QLAC allows you to extend the start of your income past the required minimum distribution (RMD) age of 70½.

Customize your income stream with a variety of choices

Flexible premium payments*

- When you purchase this product, you can make a \$10,000 minimum premium payment. You also can make additional premium payments starting at \$100.[†] You will receive a confirmation of any subsequent premium payments and the additional income amount purchased. You may request a refund of additional premium payments within 10 calendar days of receiving a confirmation.

- Each payment purchases a **specific amount of guaranteed lifetime income**, based on annuity purchase rates that are in effect at the time each purchase payment is made.
- Multiple premium payments to an annuity will be combined into a single guaranteed income stream that begins on the Income Start Date you selected at issue.

Choice of Income Start Date—The Income Start Date is the date that your annuity payments begin. Choosing the Income Start Date is an important decision because it determines when your income will start and how much income you will receive. Generally, the longer you defer the Income Start Date, the higher your income payments will be.

- Deferral period: Begins on the contract issue date and ends on the Income Start Date.
 - Minimum: 24 full months from the date of contract issue.
 - Maximum:
 - The Income Start Date may be deferred until the earlier of 40 years from the issue date or until any annuitant reaches age 85.
 - For Life Only Options, when the issue age is 71–75, the maximum deferral period is 5 years.
 - For traditional IRA contracts, the Income Start Date may not be deferred past

*If the initial premium or sum of all premiums exceeds \$1 million, approval from The Guardian Insurance & Annuity Company, Inc., is required.

[†]Feature not available for QLAC.

the calendar year in which the contract owner/annuitant attains age 70½, or age 85 for a Qualifying Longevity Annuity Contract.

Issue ages

- Traditional IRA: 18–68
- QLAC: 31–82
- Nonqualified and Roth IRA: 0–80:
 - Maximum age for a Single Life Only without Guarantee Period is 75. For Joint Life Only without Guarantee Period, both annuitants must be age 75 or younger.
- Minimum initial premium payments:
 - \$10,000 (qualified and nonqualified)
- Minimum subsequent premium payments: \$100 each*

Annuity income options

- Single Life options:
 - Life Only without Guarantee Period
 - Life with Guarantee Period (5–30 years)*
 - Life with Cash Refund
- Joint and Survivor Life Only without Guarantee Period
- Joint and Survivor Life with Guarantee Period (5–30 years)*
- Joint and Survivor Life with Cash Refund

Return of premium payments—During the deferral period, all annuity options, except Single and Joint Life Only, include a return of the premium payment(s) if the owner (or the annuitant, if the owner is an entity, such as a trust) dies. If death occurs on or after the Income Start Date, the benefits payable, if any, will depend on the annuity income option selected at time of purchase.

Income Start Date adjustment option

- You may accelerate the Income Start Date by five years (provided it is no sooner than 13 months after the latest premium payment).
- You may defer the Income Start Date up to five years from the original Income Start Date (must be within the maximum deferral periods limits).

Keep in mind that if you change your Income Start Date, **your annuity payments will be recalculated**. While the Income Start Date may be changed, the original annuity option cannot be changed. This feature is not available if the Single and Joint Life Only option is chosen.

Withdrawal Feature—Once annuity payments have begun, owners of Life with Guarantee Period or Life with Cash Refund contracts with a monthly payout frequency and at least six months remaining in the guarantee or cash refund period can elect to accelerate up to five regularly scheduled annuity payments to be paid in a lump sum, along with the regularly scheduled payment. This is also available for nonqualified and Roth IRA only, and only at the owner's actual age of 59½ or later. Regular annuity payments resume after the six-month period ends. This option may be exercised once over the life of the contract.

Cost-of-Living Adjustment*—This optional feature automatically increases annuity payments by a specified percentage rate on each contract anniversary after your Income Start Date. You must decide whether you want to include this feature and the specified percentage rate at contract issue; once elected, it cannot be changed or canceled.

*Feature not available for QLAC.

If you defer the Income Start Date, there is a one-time option to accelerate the Income Start Date to a date no earlier than the original Income Start Date.

Income payments for the same premium amount will initially be smaller than policies without this feature and will increase each year by the percentage rate chosen. This feature may be limited, or not available at all, for qualified contracts due to RMD rules.

Income payment frequency:

- Monthly, quarterly, semiannually, or annually.
- Frequency can be changed at any time up until the Income Start Date.

Additional Annuity Option Considerations

Before annuity payments have begun— deferral period

- Under a single life contract, the contract ends upon the death of the owner. All monies used to buy the contract are paid to the named beneficiary, except for the Life Only annuity option.
- Under a joint life contract, if an owner dies and there is one annuitant still living and the deceased owner's spouse is the sole beneficiary, the contract continues. If the last surviving annuitant were to die during this time, all premium payments will be paid to the named beneficiary.

After annuity payments have begun— with an applicable guarantee period

- Under a single life contract, and upon the death of the annuitant, the remaining annuity payments continue to the owner until the end of the guarantee period, or the owner can

elect a lower, present-day-value lump-sum payment. Under a Cash Refund contract, the owner may elect to continue the remaining annuity payments or receive a lump sum equal to their combined total.

- Under a joint life contract, payments continue and the survivor percentage rate chosen at contract issue will not be applied upon the death of a specified annuitant or, if you choose, either one of the annuitants, until the guarantee period ends. If both annuitants were to die during this time, then the previous point about single life contracts will apply.

After annuity payments have begun— without or after an applicable guarantee period

- If a single life contract, upon the death of the annuitant, the contract ends. There will be no more annuity payments.
- Under a joint life contract, upon the death of a specified annuitant or, if you choose, either one of the annuitants, 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.



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

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Guardian SecureFuture Income Annuity® is a registered 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 Annuity®, 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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