The Guardian Insurance & Annuity Company, Inc. (GIAC)

Guardian SecureFuture Income Annuity℠ Fact Card

An individual flexible premium deferred paid-up fixed annuity is designed to provide you with a future stream of annuity payments that is guaranteed to last for your lifetime and your spouse's lifetime, if applicable. Guardian SecureFuture Income Annuity℠ is an individual flexible premium deferred paid-up fixed annuity backed by the claims paying ability of The Guardian Insurance & Annuity Company, Inc. (GIAC) – a leading provider of annuity products.

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 December 31, 2012
Ratings are subject to change.

Retire Different and Make the Commitment to You — You have the savings today; retire different by insuring a future income stream through annuity payments from Guardian SecureFuture Income Annuity℠ for tomorrow. Speak with your financial professional about how owning the Guardian SecureFuture Income Annuity℠ may be an appropriate choice to include in your plan for retirement.

Minimum Initial Premium:

$5,000. The initial application must be accompanied by the illustration provided by your financial professional, or the contract may not be issued.

Maximum Premium for the Life of the Contract:

$1 million

Annuity Payment Calculation

The lifetime annuity payments are calculated based on characteristics of the annuitant (person on whose life the annuity payments are based) or joint annuitants, such as age at the time of any premium payment and gender; the Lifetime Annuity Payment Option; the amount of time before the annuity payments begin; the frequency of the annuity payments; and the purchase rates in effect at the time of initial premium or any additional premiums made thereafter.

Minimum additional premium:

$100. May be made any time up until 13 months before the date annuity payments begin (called the annuity commencement date (ACD)). All annuity payment streams from a contract will be combined for you.

Issue Ages:

0 – 80 for non-qualified monies and Roth IRA

18 – 68 for traditional IRAs

A Secure Future with the Right Company

The Guardian Insurance & Annuity Company, Inc. (GIAC) is a subsidiary of The Guardian Life Insurance Company of America (Guardian), a mutual insurance company with over 150 years of providing diversified financial solutions. The annuity payments provided by Guardian SecureFuture Income Annuity℠ are backed by the claims-paying ability of GIAC, not Guardian.

Select What You Want…

About Guaranteed Periods:
For non-qualified contracts, the guaranteed period cannot exceed 100 minus your age (or spouse's age, if older) as of the future ACD day.

For qualified contracts, the guaranteed period cannot exceed your life expectancy based on your age as of the future ACD day.

Life Annuity without Guaranteed Period – Annuity payments are made for the annuitant's lifetime. 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. Can be designated as a *Joint Life Annuity with Survivor Benefit*.

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, see side bar), for the remainder of the guaranteed period the benefit of the annuity will be paid to the owner or the owner may elect to receive a lower, present-value lump-sum. Can be designated as a *Joint Life Annuity with Survivor Benefit*.

Life Annuity with Refund Certain – Annuity payments are made for the annuitant's lifetime. If the annuitant were to die before the owner has received a total dollar amount in annuity payments equal to the net premium payment(s), the remaining benefit of the annuity, or a lump-sum, will be paid to the owner until such an amount is reached. Can be designated as a *Joint Life Annuity with Survivor Benefit* (must be 100% survivor benefit).

Joint Life Annuity with Survivor Benefit – Annuity payments are made for the lives of two individuals (called joint annuitants). *The joint annuitants must be spouses.* After payments have begun, upon the death of a specified annuitant or either one of the annuitants (if you choose) payments will be based on a survivor percentage rate from 5% to 100%, which you select at issue. Payments will not reduce until the end of any guaranteed period, if applicable.

…To Start When You Want

Deferring Your Annuity Payments

Minimum: 1 year after issue date

Maximum: 40 years

Maximum Deferral Ages:
85 for non-qualified and Roth IRA;
70 ½ for traditional IRA

Your future annuity commencement date (ACD), which is the day your annuity payments will start, must be selected when you first buy the contract. Or, you may choose to have us set your ACD to the maximum allowed based on your age. All annuity payments from the contract will start on this date, even annuity payments for additional premium used to buy more income.

Payment Frequency

You can receive the payments on a monthly, quarterly, semi-annual or annual schedule. You have the flexibility to change the frequency at any time up until the day your payments have begun. After your payments have begun, the frequency cannot be changed.

The Right to Cancel

You have the right to cancel (also called "free look") 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 additional 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 additional premium cannot be cancelled after this time period has elapsed.

Adjusting to Meet Your Needs

Change the Payee –

At any time you can change the person or entity the annuity payments will be or are being paid to.

Flexible ACD –

Bring forward or push back your first payment's start date by up to 5 years. 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.

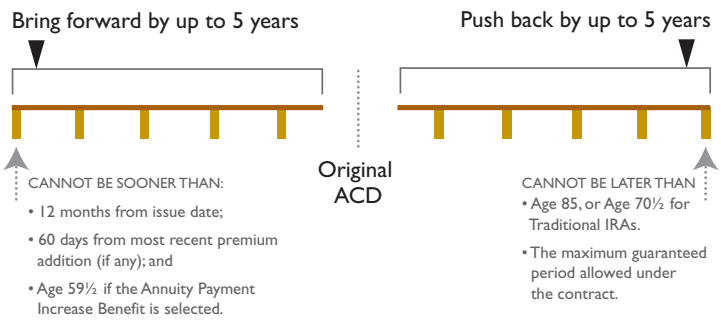
Moving the ACD may change your annuity payment amount.

14 days notice must be given prior to your new ACD (if bringing forward) or your Original ACD (if pushing back).

Available with:

- Life with Guaranteed Period
- Life with Refund Certain
- Joint Life with Survivor Benefit with a Guaranteed Period and/or Refund Certain

Flexible ACD



Adjusting to Meet Your Needs – *continued*

Annuity Payment Increase Benefit –

Payments begin smaller than payments from an annuity without this benefit, but then grow each and every year from 1% to 5%. Must be elected at issue. It may take some time before payments will equal or exceed payments from an annuity without this benefit.

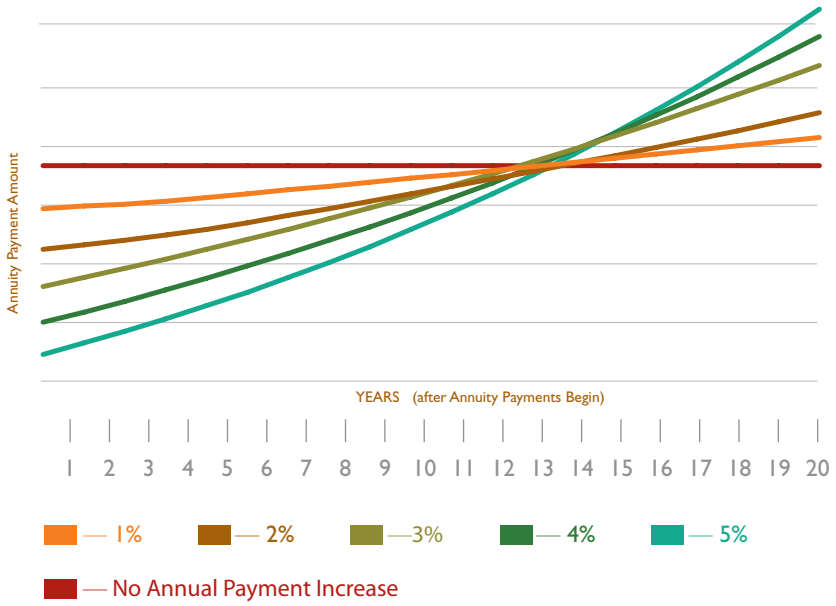
ACD must be after attaining age 59½.

Available with:

- Life without Guaranteed Period
- Life with Guaranteed Period
- Life with Refund Certain
- Joint Life with Survivor Benefit

Annuity Payment Increase Benefit

This example is for illustrative purposes. Actual payments change based on current interest rates.

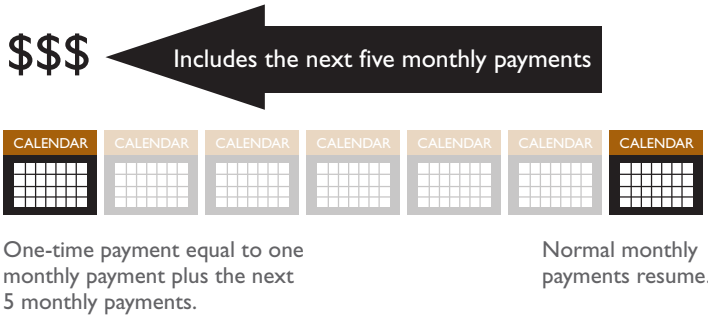


Payment Acceleration Rider –

After payments begin, you can request a one-time payment of the next five monthly annuity payments with your current annuity payment.

Must be age 59½ or older, and have at least six months remaining in a guaranteed period at time of request. Not available for traditional IRAs.

Payment Acceleration Rider



One-time payment equal to one monthly payment plus the next 5 monthly payments.

Normal monthly payments resume.

Available with:

- Life with Guaranteed Period
- Life with Refund Certain
- Joint Life with Survivor Benefit with a Guaranteed Period and/or Refund Certain

Planning for the "Unexpected"

Life has unexpected moments. You'll want to know what will happen with your contract before and after payments have begun. Please talk with your financial professional about how to properly structure the contract so that its ownership may be passed to your spouse. For maximum income, you may choose to have your contract issued without a death benefit, which is only available when selecting Life Only without Guaranteed Period payment option. Talk with your financial professional for more information.

Before Annuity Payments Have Begun – Deferral Period

Death of an owner or annuitant (person whose life the payments are based on)

First day of free look period.

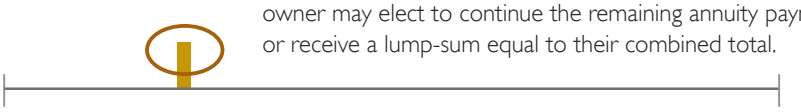
First day of payment remains the same when contract is continued.

- Under a single life contract, the contract ends. All monies used to buy the contract are paid to the named beneficiary.
- Under a joint life contract, if an owner dies and there is one annuitant still living and the owner's spouse is the sole beneficiary, the contract continues. If the last surviving annuitant were to die during this time, then the above point about single life contracts will apply.

After Annuity Payments Have Begun – With an Applicable Guaranteed Period

Death of the annuitant

Under a single life contract, remaining annuity payments continue to the owner until the end of the guaranteed period, or he/she can elect a lower, present-day value lump-sum of them. Under a Refund Certain contract, the owner may elect to continue the remaining annuity payments or receive a lump-sum equal to their combined total.



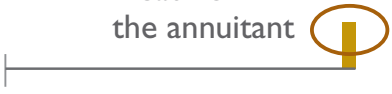
First day of payment

End of guaranteed period

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

After Annuity Payments Have Begun – Without or After an Applicable Guaranteed Period

Death of the annuitant



First day of payment

- If a single life contract, the contract ends. No more annuity payments.
- Under a joint life contract, upon the death of a specified annuitant or either one of the annuitants (if you choose) 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.

Important Information

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.

Guardian SecureFuture Income Annuity℠ 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 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

GUARDIAN®

EB016588 (11/12)
2012—12700