



A retirement resource  
for individuals and couples

 Guardian®

# A confident retirement with today's savings

**Guardian SecureFuture Income Annuity<sup>SM</sup>**

Not FDIC or NCUA/NCUSIF Insured • No Bank or Credit Union Guarantee • Not a Deposit • Not Insured by any Federal Government Agency

# Guardian SecureFuture Income Annuity<sup>SM</sup> is an individual flexible premium deferred paid-up fixed annuity issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) — a leading provider of annuity products and a subsidiary of The Guardian Life Insurance Company of America (Guardian).

Guardian is one of America's most respected financial institutions, a mutual life insurance company with over 160 years of experience in providing diversified financial solutions, including retirement services, insurance, and investments. We are proud of our long history of protecting people from economic risk and helping them enrich their lives. GIAC continues Guardian's tradition of offering retirement solutions through our different annuity product lines. The annuity payment provided by Guardian SecureFuture Income Annuity<sup>SM</sup> is backed by the claims-paying ability of GIAC, not Guardian.

An individual flexible premium deferred paid-up fixed annuity, also called a deferred income annuity, is designed to provide you with a future stream of income through annuity payments that are guaranteed to last for your lifetime and your spouse's lifetime, if applicable, or for a set period of time. Guardian SecureFuture Income Annuity is backed by the claims paying ability of GIAC.

Throughout this brochure, it is assumed that you, the reader, will be named annuitant (the person on whose life the future annuity payments are based) and owner (the person purchasing and who has ownership of and has the rights to the benefits from the annuity). In cases of joint annuitants, it will be you and your spouse. If your situation is not this, you should work with your financial professional to discuss your particular circumstances and structure the annuity contract to meet your needs.

## **A future insured by a dependable company**

When buying the Guardian SecureFuture Income Annuity<sup>SM</sup>, you are ensuring that you will receive a guaranteed stream of income in retirement for the rest of your life or for a certain period, if you choose. Either way, it will be guaranteed income. Since the Guardian SecureFuture Income Annuity's main feature is to insure you will have a reliable future stream of lifetime income, you will want to know that GIAC has received exemplary ratings from the independent rating agencies for our ability to meet our obligations to our clients.

## **Dependable service**

To assure that you have the support you need on your journey, The Guardian Retirement Contact Center is available to you as a lifetime resource to answer questions about your annuity. The Guardian Retirement Contact Center provides an excellent customer experience.

### **GIAC's exemplary ratings**

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

Aa1 from **Moody's Investors**  
**Service** Excellent; 2nd highest  
of 21 ratings

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

### **As of December, 2023**

Ratings are subject  
to change at any time.

# Make your retirement a reality

Today, income during retirement takes on a whole new meaning because it will largely come from the savings you were able to build during your working years. A lot could possibly happen between now and when you plan to retire that you will need to protect against.

Using a portion of the savings you have today to buy the **Guardian SecureFuture Income Annuity<sup>SM</sup>** means you're building confidence for your retirement by securing a guaranteed future stream of income either for life or for a certain period of time, your choice.

## About Guardian SecureFuture Income Annuity<sup>SM</sup>

- **\$5,000** minimum initial premium.
- **\$1 million** maximum premium for the life of the contract.
- **\$200,000** for a Qualifying Longevity Annuity Contract (QLAC).
- **\$100** minimum subsequent premium may be made up until 13 months prior to when the annuity payments begin — also called the annuity commencement date (ACD). QLACs are single premium contracts, hence additional premiums will not be accepted for these contracts.
- **Issue Ages:** For non-qualified monies and Roth IRAs: 0-75 for Life Annuity without Guaranteed Period; 0-65 for Period Certain Only; 0-80 for all other annuity payment options. For traditional IRAs: 18-65 for Period Certain Only; 18-71 for all other annuity payment options. For QLACs: 31-82 for all annuity payment options available for QLACs.
- The guaranteed income associated with each premium payment is determined at the time the premium payment is received by Guardian. All income purchased is combined into a single payment stream that starts on the ACD.
- And, like all of our annuities, you have the choice of canceling the Guardian SecureFuture Income Annuity<sup>SM</sup> contract within its 10-day free look period (depending on your state), or let this time period elapse and make an irrevocable commitment to yourself to create a future stream of guaranteed income.



# Select what you need to start when you want

You decide how much savings to use to buy future guaranteed income through Guardian SecureFuture Income Annuity<sup>SM</sup>. The more you use and the longer you defer your payments, the greater your income will be.

You decide when you want the future lifetime payments to begin, provided the start date is at least two years, but not more than 40 years (depending on issue age and annuity payment option) from the day you buy the annuity. (In Florida, the earliest start date is no sooner than 13 months from issue date and the latest start date is 10 years from issue date.) The maximum deferral age to begin the lifetime payments is 85 for non-qualified monies, Roth IRAs, and QLACs (73 for traditional IRAs).

You will receive a statement on an annual basis detailing your future stream of lifetime income.

## Your payment option choices

**Life Annuity without Guaranteed Period** — Annuity payments are made for the annuitant's lifetime, which is you. If you purchase the annuity between the ages of 71 and 75, and elect this option, the maximum deferral period is five years from issue date. As the owner, 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.

**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, subject to age restrictions), for the remainder of the guaranteed period the benefit of the annuity will be paid to the named beneficiary or they may elect to receive a lower, present-value lump sum. For QLACs, the Life Annuity with Guaranteed Period payment option is not available.

**Life Annuity with Refund Certain** — Annuity payments are made for the annuitant's lifetime. If the annuitant were to die before a total dollar amount in annuity payments has been reached equal to the net premium payment(s), the remaining benefit of the annuity, or a lump sum equaling the remaining payments, will be paid to the named beneficiary until such an amount is reached. For QLACs, only lump-sum payment is available.



**Period Certain Only (5 through 10 Years)** — Available with single annuitant only, this option provides annuity payments for a set amount of time between 5 and 10 years (must be full years). If the annuitant dies during the set amount of time (period certain), annuity payments will continue to be paid to the named beneficiary, or they may elect to receive a lower, present-value lump sum. If a lump-sum distribution is elected, annuity payments will end.

**Joint Life Annuity with Survivor Benefit** — Annuity payments are made for the life of two individuals (called joint annuitants). The joint annuitants must be spouses. This option may be issued without a guaranteed period, with a guaranteed period of 5 to 30 years (subject to age restrictions) or with a Refund Certain. For QLACs, the joint life survivor benefit with a guaranteed period is not available. If the last surviving annuitant were to die during the selected guaranteed period (if applicable), the benefit of the annuity will be paid to the named beneficiary for the remainder of the guaranteed period. If issued with a guaranteed period, the named beneficiary may elect to receive a lower, present-value lump sum of the remaining payments. If issued with a Refund Certain, the named beneficiary may elect to receive a lump sum equaling the remaining payments.

# Adjusting the lifetime payments to your needs

People tend to overvalue the present and undervalue the future. Test yourself by answering this question — would you rather receive \$1 million now, or start with one penny and have the balance double each day for 29 days?

Events in your life may make planning for retirement just as tricky as this question. So you will want to know that when you buy the Guardian SecureFuture Income Annuity<sup>SM</sup>, you have options available to you along the way to adjust the annuity and its payments to meet your current needs.

In addition, the Guardian SecureFuture Income Annuity<sup>SM</sup> has options for you to choose now in anticipation of your lifetime needs possibly changing in the future.

To answer the question at the beginning, most people choose the \$1 million payout not realizing that at the end of 29 days that one penny would have turned into over \$5 million.



## Guardian SecureFuture's features

**Flexible ACD** — Bring forward or push back your first payment's start date by five years (subject to state variations). 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 (subject to state variations). Only available with certain payment options.

**Frequency of payments** — Monthly, quarterly, semi-annual, or annual payments. Can be changed at any time up until your first payment.

**Change the Payee** — At any time you can change the person or entity the annuity payments will be paid to.

**Annuity Payment Increase Benefit** — Payments begin smaller than payments from an annuity without this benefit, but payments grow each and every year by a fixed percentage of between 1% and 5%, based on your election. Certain requirements must be met and it may take some time before payments will equal or exceed payments from an annuity without this benefit. Not available for QLACs or with Period Certain Only payment option.

**Payment Acceleration Rider** — Request a one-time payment of the next five monthly annuity payments with your current annuity payment. Certain requirements must be met and certain restrictions apply. Not available for Traditional IRAs or QLACs.



# Your “retirement club” account

Have you ever used a “holiday club” account through a bank to save money to spend during the holiday season? Why not do the same for your retirement?

The Guardian SecureFuture Income Annuity<sup>SM</sup> accepts additional premiums up until 13 months before your annuity payment’s selected start date. Each additional premium will receive its own annuity payment calculation, based on the rates and other factors in effect at the time, but all payments are combined into one for you. Additional premiums are not allowed with QLACS.

You have the choice of receiving back any additional premium within 10 days, which starts when you receive the additional premium payment confirmation from us.

Or you can let this time elapse and keep the increase to your future stream of lifetime income the additional premium created for you.

You should think of buying the stream of guaranteed income from Guardian SecureFuture Income Annuity<sup>SM</sup> as your “retirement club” to access when you need it the most — in retirement.

**Make your bonus or tax refund last —  
put it toward your future guaranteed income!**

## Create an income plan for retirement

When you buy multiple Guardian SecureFuture Income Annuity<sup>SM</sup> contracts with different annuity commencement dates for your payments, you can systematically give yourself a “raise” during retirement.

For example, buy three Guardian SecureFuture Income Annuity<sup>SM</sup> contracts, have one contract start payments at age 65, another start payments at age 70, and the last one start payments at age 80.

This systematic increase in your annuity payments may be a great way to counteract inflation and any possible increase in your retirement expenses.



# Planning for the unexpected

Life has unexpected moments. You're expecting to be alive when the annuity payments start. But what if you're not? You'll want to know what will happen to the premium you used to buy the contract.

The passing of the annuity payments to your beneficiaries, if applicable, will be a reminder of the love you shared while living and experiencing life with them.

## Securing your future

Ask your parents or someone who is retired what they would have done differently. How many times did they say they should have done something more, should have saved more, should have insured more, but didn't?

It's never too early or too late to begin your plan. However, creating a plan only takes you halfway; implementing the plan's action steps gets you on the road to a predictable retirement.

You have the means today to retire with confidence by securing income for life or for a certain period (your choice!) when you buy the Guardian SecureFuture Income Annuity<sup>SM</sup>.

**Work with your financial professional to create your future guaranteed income today.**

### **What happens with Guardian SecureFuture Income Annuity<sup>SM</sup> when:**

#### **You (as the annuitant and owner) pass away *before* the payment start date**

Under a single life contract issued with a death benefit, an amount equal to all premium used to buy the contract will be paid to your named beneficiary on the annuity.

Under a joint life contract, upon the death of an owner, the annuity will continue if the deceased owner's spouse is the sole primary beneficiary and at least one annuitant is still living. The annuity payments will begin at the selected start date. If both joint annuitants were to die, then the section above will apply.

#### **You pass away *after* the payment start date**

Please review the descriptions for the annuity payment options on page 2 of this brochure, which briefly outline what happens with the benefits of the annuity.



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.

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Product availability and features may vary by state.

Contract guarantees are guaranteed solely by the claims paying ability and strength of GIAC.

For more information about Guardian SecureFuture Income Annuity<sup>SM</sup>, please contact your financial professional, or call GIAC at 1-888-Guardian (1-888-482-7342).

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