



Choose
Company
Name

- ☐ The Guardian Insurance & Annuity Company, Inc.
☐ The Guardian Life Insurance Company of America

income tax withholding election - annuitized payments

Regular Mail – Send To:

The Guardian Insurance & Annuity Company, Inc.
Retirement Solutions
P. O. Box 26210
Lehigh Valley, PA 18002-6210

Express Mail – Send To:

The Guardian Insurance & Annuity Company, Inc.
Retirement Solutions
6255 Sterner's Way
Bethlehem, PA 18017

Questions / Customer Service

Call (800) 221-3253
M - F, 8:30 a.m. - 7:00 p.m. ET or
Visit www.guardianlife.com
Fax (610) 807-6083 or (610) 807-7841

Use this form to elect, change or revoke your federal and state income tax withholding election applicable to your annuitized payments from a non-qualified annuity or Individual Retirement Annuity (IRA) contract issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) or The Guardian Life Insurance Company of America (GLIC) (hereafter collectively referred to as "The Company"). **This Income Tax Withholding Election form should be completed by US citizens or US residents only.** If you are a non-resident alien or foreign person, you must provide an IRS Form W-8 appropriate for your status and note that 30% withholding may apply to your distribution in certain instances.

I. OWNER INFORMATION

Owner Name	Owner Social Security/Tax ID #	Contract #
Joint Owner Name (if applicable)	Joint Owner Social Security/Tax ID # (if applicable)	

2. FEDERAL INCOME TAX WITHHOLDING

Federal income tax law requires that The Company report taxable payments and apply income tax withholding to the portion of your annuity payment included in income unless you elect not to have federal income tax withholding apply. Federal income tax law requires The Company to apply wage withholding to the taxable portion of your annuity payments. If no withholding election is affirmatively made below, The Company will apply the default wage withholding rate of married with three withholding allowances to the taxable portion of your annuity payments. Any election you make will remain in effect until you change or revoke it by returning a signed and dated copy of this form with the applicable box checked below. If you revoke your election without making another withholding election, we will withhold federal income tax at the default wage withholding rate.

If you elect not to have withholding apply to the taxable portion of your annuity payments or if you do not have enough federal income tax withheld from these payments, you may be responsible for the payment of estimated tax and/or be subject to estimated tax penalties. A taxable distribution taken before age 59½ may also be subject to a 10% federal penalty tax.

In addition to federal income tax withholding requirements, state income tax, if required, will be withheld from the taxable portion of your payments. State income tax withholding rules vary and are applied based on your state of primary residence. Consult with a professional tax advisor to discuss your personal tax situation before making, changing or revoking an election.

The primary owner should check the appropriate box(es) below to make their federal and state income tax withholding election. If the contract is jointly owned and you wish to make separate withholding elections, each owner must complete a separate copy of this election form.

Federal Income Tax Withholding Election

☐ Check this box if you wish to change or revoke your previous election. Note: if you check this box, but do not make another withholding election below, The Company will apply the default wage withholding rate of married with three withholding allowances.

☐ A. I elect to have no federal income tax withheld from my annuity payments (do not complete B or C). If an election is made to have no federal income tax withholding, no state withholding will apply unless you are entitled to voluntarily elect it or it is required by the state.

☐ B. I want my federal income tax withholding from each annuity payment to be determined using the default assumption of married with three withholding allowances unless another election of allowances and marital status is shown below (you may also designate an additional amount in item C).

Number of Allowances _____

Marital Status: ☐ Single ☐ Married ☐ Married, but withhold at a higher single rate

☐ C. Withhold the following additional dollar amount per payment from my annuity payments for federal income tax purposes \$_____ (you must complete B). This request will impact federal income tax only.

3. STATE INCOME TAX WITHHOLDING

To determine the withholding requirements in your state of primary residence, refer to www.guardianlife.com/statetaxwithholding. If you have specific questions about your personal tax situation, please consult your tax advisor or refer to your state's department of revenue website.

State Income Tax Withholding Election (Choose one)

- ☐ Do not withhold state income tax from each annuity payment.
- ☐ I elect to withhold based on my resident state default. This can result in no withholding in certain states or scenarios.
- ☐ I will provide withholding elections below based on state specific rules and guidelines.
- ☐ Withhold state income tax from each annuity payment. Enter dollar amount or percentage to be withheld _____
- ☐ Base my withholding on the number of allowances and marital status as follows:
- Marital Status:** ☐ Single ☐ Married ☐ Married, but withhold at a higher single rate
- Number of allowances:** _____ and I wish to have an additional amount withheld (enter dollar amount or percentage to be withheld) _____.

4. SIGNATURES

UNDER PENALTIES OF PERJURY, I CERTIFY THAT:

As a U.S. Citizen or U.S. Resident Contract Owner

- (1) The number shown on this form is my correct social security number or taxpayer identification number,
- (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding,
- (3) I am a U.S. citizen or U.S. resident for tax purposes
- (4) I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting*

Note: Cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return.

* For The Company, FATCA reporting is only required for certain non-U.S. payees that receive Foreign Account Tax Compliance Act (FATCA) withholdable payments. You are not required to provide a FATCA exemption code.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

U.S. Citizen or U.S. Resident Contract Owner Signature X	Date
U.S. Citizen or U.S. Resident Contract Joint Owner Signature (if any) X	Date