



Choose
Company
Name

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

annuity non-financial service request

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 request changes of a *non-financial nature to a single existing contract*. A separate form must be submitted for each contract number. **IMPORTANT INFORMATION** is provided at the end of this form. Read **General Provisions** and **Detailed Instructions** before requesting any changes.

See the “General Provisions” and “Detailed Instructions” sections at the end of the form for Important Information

I. CONTRACT/OWNER INFORMATION

Contract Number	Print Current Owner's Name	Social Security/Tax ID #	Daytime Telephone
Print Current Joint Owner's Name (if applicable)		Social Security/Tax ID #	Daytime Telephone
Owner's Email*			

If the contract owner is not a U.S. Citizen, U.S. Resident or U.S. Entity, select a box below:

- ☐ Non-Resident Alien (NRA) or ☐ Foreign Entity (e.g., foreign trust; foreign partnership; or, foreign corporation)

If you, the contract owner, are an NRA or a Foreign Entity, provide an IRS Form W-8 form appropriate for your status. You can obtain a current version of this form at www.irs.gov. A foreign person is subject to U.S. tax on its U.S. source income and a mandatory 30% withholding may apply in certain instances (for tax treaty information and eligibility for a reduced rate, see IRS Publication 515). You are required to sign the appropriate line as a foreign owner in Section 8 “Signatures”.

* If you are enrolled in our eDelivery program and receive email notifications regarding updated prospectuses and reports and/or contract statements, it is necessary for you to log into My Account Manager (MAM) to update your email address. You can access MAM by going to www.guardianlife.com.

2. TYPE OF REQUEST Check all boxes that apply. Review and complete the sections indicated.

- ☐ Address Change* - Sections 3, 8
☐ Duplicate Contract - Sections 4, 8
☐ Beneficiary Change - Sections 5, 8
☐ Name Change - Sections 6, 8
☐ Ownership Change - Sections 7, 8

* This service request can be made online by logging into My Account Manager at www.guardianlife.com.

3. ADDRESS CHANGE

3.a. Type of Change (Check one)

- ☐ Owner's Primary Residential Address
☐ Owner's Mailing Address Only
☐ Annuitant's Primary Residential Address
☐ Annuitant's Mailing Address Only
☐ Alternate Temporary Mailing Address

3.b. New Primary Residential Address (Complete to change primary residential address.)

Primary Residential Address (No P.O. Box)	City	State	Zip	Daytime Telephone
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3.c. New Mailing Address (If different from primary residential address.)

Mailing Address	City	State	Zip
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3.d. Alternate Temporary Mailing Address (Complete to temporarily redirect all mail)

Use **only** to redirect **all** mail from The Company for a specified period of time. Instructions must include month, date and year. General or open-ended instructions will not be processed.

Mailing Address	City	State	Zip	
Street Address (If mailing address is a P.O. Box)	City	State	Zip	Daytime Telephone

If requesting an alternate temporary mailing address, the address is to be used from: _____ to _____.
mm/dd/yyyy mm/dd/yyyy

4. DUPLICATE CONTRACT

- ☐ By checking the box I am requesting that The Company issue a duplicate contract bearing the same number as appears in Section I and otherwise identical to it. I hereby certify that the contract that appears in Section I has been lost or destroyed. In consideration of the issuance of a duplicate contract, by my signature I hereby release The Company from any and all liability under the lost or destroyed contract, which shall be cancelled and of no further effect after the issue of the duplicate contract.

5. BENEFICIARY CHANGE (% allocated to primary and contingent beneficiaries must each add up to 100%)

- Beneficiary designations may have important tax or estate planning effects. The Company recommends that you consult your attorney or tax advisor prior to changing your beneficiary designations.
- If Joint Life was elected in the above referenced contract, the surviving Spouse annuitant must be the sole primary beneficiary and may not be changed until a spouse has died, except in the case of divorce. If the owner is a grantor trust, the sole Primary Beneficiary must be the "surviving spousal annuitant" when Joint Life Annuity is selected.

☐ Annuitants are now divorced

☐ Attached is a separate sheet, signed and dated by all Owners, listing additional primary beneficiary(ies) and/or contingent beneficiaries.

The beneficiary(ies) designation under the contract shall be as follows. All prior designations of beneficiary(ies) and modes of settlement thereunder are revoked.

Primary Beneficiary(ies)

Primary Beneficiary Name/Address/Daytime Telephone		Whole %	SS# or Tax ID#	Date of Birth
Email Address	Relationship to Owner			
Primary Beneficiary Name/Address/Daytime Telephone		Whole %	SS# or Tax ID#	Date of Birth
Email Address	Relationship to Owner			
Primary Beneficiary Name/Address/Daytime Telephone		Whole %	SS# or Tax ID#	Date of Birth
Email Address	Relationship to Owner			

Contingent Beneficiary(ies)

Contingent Beneficiary Name/Address/Daytime Telephone		Whole %	SS# or Tax ID#	Date of Birth
Email Address	Relationship to Owner			
Contingent Beneficiary Name/Address/Daytime Telephone		Whole %	SS# or Tax ID#	Date of Birth
Email Address	Relationship to Owner			

6. NAME CHANGE

- Attach legal documentation (court order, marriage certificate, divorce decree) evidencing a change in the owner's and/or annuitant's legal name.

This name change applies to: ☐ Contract Owner ☐ Joint Contract Owner ☐ Annuitant ☐ Beneficiary

The reason for the change is: ☐ Marriage ☐ Divorce ☐ Other _____

Print Former Name:	Print New Name:
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7. OWNERSHIP AND/OR JOINT OWNERSHIP CHANGE

- An Ownership change may be a taxable event. The Company recommends that you consult your attorney or tax advisor prior to changing your designations.
- **A clear and valid copy of the New Owner's and Joint Owner's (if any) current ID must be submitted with a request for ownership change along with any required supplemental documentation.**

- ☐ Remove the Owner listed in Section I, above
- ☐ Remove the Joint Owner listed in Section I, above
- ☐ Change Owner and/or Joint Owner listed in Section I, above
- ☐ Add Joint Owner

New Owner's Name or Title of Trust*	SS# or Tax ID#	Date of Birth	New Owner's Relationship to Annuitant
New Owner's Primary Residential Address (Street, City, State, Zip Code)			
New Owner's Mailing Address (Required if different from Primary Residential Address)			Daytime Telephone
New Joint Owner's Name	SS# or Tax ID#	Date of Birth	New Joint Owner's Relationship to Annuitant
New Joint Owner's Primary Residential Address (Street, City, State, Zip Code)			
New Joint Owner's Mailing Address (Required if different from Primary Residential Address)			

* Complete Trust Certification form (GIAC customers only)

- Changing the Owner or adding a Joint Owner may result in a loss of Joint Life payments benefits.
- If the ownership is changed to a party or parties other than the Owner and/or Secondary Annuitant appointed at issue the contract cannot be continued under the contract continuation provision.
- The Guaranteed Lifetime Withdrawal Benefit rider may terminate on the date of an ownership change or assignment of the contract. Certain contracts issued in California may not terminate the rider under these circumstances. See the prospectus for details
- Consult a tax attorney for advice before requesting such changes.

8. SIGNATURES (Read this section IN ITS ENTIRETY before signing.)

NOTE: IN ADDITION TO ANY REQUIRED SIGNATURE(S) RELATED TO YOUR SPECIFIC REQUEST, IN ACCORDANCE WITH U.S. TREASURY REGULATIONS, SECTION A (PERTAINING TO U.S. CITIZENS) OR SECTION B (PERTAINING TO NON-RESIDENT ALIENS) MUST BE SIGNED IN ORDER FOR YOUR REQUEST TO BE PROCESSED.

The General Provisions and Detailed Instructions printed or written by The Company on the following pages are part of this request. I have reviewed and understand the General Provisions and Detailed Instructions.

I hereby authorize The Company to process the change(s) requested above.

Current Contract Owner's Signature (if living) X	Date	Current Joint Contract Owner's Signature (if any) X	Date
New Contract Owner's Signature (if applicable)* X	Date	New Joint Contract Owner's Signature (if any)* X	Date

* New Contract Owner/Joint Owners are required to sign either A or B, below

SIGNATURE SAMPLE - NAME CHANGE ONLY (Your signature above must match the signatures on the original application)

Contract Owner's New Legal Signature X	Joint Contract Owner's New Legal Signature X
Annuitant's Former Legal Signature X	Annuitant's New Legal Signature X

ASSIGNEE SIGNATURE - REQUEST FOR DUPLICATE CONTRACT ONLY (Required if contract is assigned)

Assignee's Signature X	Date
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Under penalties of perjury, I certify that

A. 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 Guardian Insurance & Annuity Company, Inc., 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

B.

as a Non-Resident Alien Contract Owner

By signing below as a Non-Resident Alien or on behalf of a Foreign Entity, I am not attesting to the certifications above in items 1 through 4. My signature below is authorization and consent for the remaining items within this section.

Non-Resident Alien Contract Owner Signature X	Date
Non-Resident Alien Contract Joint Owner Signature (if any) X	Date

GENERAL PROVISIONS

- Making changes to any contract may subject the owner and other parties affected by the request to state and, if a gift, federal gift taxes and federal income taxes. You are strongly encouraged to consult your tax advisor prior to requesting changes. The Company will not be responsible for any consequences arising from owner requests for change.
- All requests must be sent by the Owner to The Company's Customer Service office in a format satisfactory to The Company.
- Signatures of Owner(s) and Joint Owner(s)(if any) are required for processing.
- The Company may, if it deems necessary, request and rely upon an affidavit by any beneficiary, or upon other written evidence deemed satisfactory to it, relating to the name, marriage, death, date of birth, address, signature and any other facts by or concerning any owner, annuitant or beneficiary and is released from all liability and responsibility in relying and acting thereon. If this notice is not satisfactory, the right is reserved to The Company to declare a requested change of no binding effect.
- When a request involves a non-natural person(s) The Company reserves the right to request any documentation it deems necessary to evidence certain facts, including, but not limited to whether an entity is duly organized, is empowered to execute documents for ownership of the contract and that those signing have signatory authority.
- Unless The Company deems otherwise, requested changes will take effect when recorded by The Company's Customer Service using the date you signed the request. The change will not apply to any payments made or actions taken by The Company before the request is received.
- All requested changes/authorizations will be effective until written revocation is received by Customer Service, or The Company discontinues any of the privileges, whichever occurs first. In the case of a temporary alternate address, The Company will cease using the temporary address on the date indicated on this form.
- **The Company and its affiliates, subsidiaries, employees and agents do not provide investment or tax advice. Tax laws and regulations are complex and subject to change. For information that is specific to your situation, consult your attorney or tax advisor to determine any tax consequences.**
- Correspondence and checks are sent to the Owner's primary residential address unless a mailing address is indicated.

DETAILED INSTRUCTIONS

ADDRESS CHANGES

- Confirmation statements can only be sent to one address.
- State tax is based on your primary residential address.

BENEFICIARY CHANGE

- The right to change the beneficiary is reserved to the owner.
- The interest of any beneficiary shall be subordinate to any assignment of the contract received and accepted by The Company, whether the assignment was made before or after the designation of such beneficiary.
- Beneficiaries are concurrent unless ranked numerically. Shares are equal unless otherwise specified.
- Instructions for distributions of death benefit proceeds must be specific and detailed. **Writing 'per stirpes' on this form will not be sufficient to satisfy our requirement and we will pay the death benefit as if there was no beneficiary designation.**
- Unless otherwise provided, if no named beneficiary is living on the date required by the terms of the contract, the Owner (or last surviving Joint Owner) is the beneficiary.
- If the owner(s) dies, the beneficiary(ies) becomes the owner. However, there are certain requirements for distribution of the interest in the entire contract after the death of the owner. These requirements are more fully explained in the contract.
- If a trustee is designated as a beneficiary and the trust is not in force at the annuitant's death, the proceeds will be paid as though a natural beneficiary had died before the annuitant. The Company will not be responsible for the application, disposition or use of any payments to or action taken by a trustee and will be fully discharged in making any such payment and relying on any such action.

Non-Qualified Contracts

- When there is more than one named Owner, the Owners are considered Joint Owners possessing an undivided interest in the contract. If a Joint Owner dies, and the surviving Joint Owner is an annuitant, ownership passes to the surviving Joint Owner(s). When that Joint Owner dies, ownership passes to the beneficiary(ies). If no beneficiary is named, ownership passes to the estate of the last surviving Joint Owner. The ownership rights may only be exercised jointly by living Joint Owners.
- If you have elected a Joint Life Annuity and your contract is owned by a trust or custodial account, changing the custodial account/trust beneficiary to a person other than the surviving spousal annuitant may result in any benefits bypassing the Contract beneficiary and being paid to the custodial account.
- The Company will not be responsible for any tax consequences arising from the change in beneficiary.
- Contact legal counsel or your financial advisor for information on beneficiary options.

OWNERSHIP CHANGE

- Federal law requires all financial institutions to obtain and record information that identifies each person who applies for or is designated as an owner of an individual annuity. To meet this requirement The Company asks for name, social security number, street address, date of birth and other information to verify identity. Failure to provide this information may result in a processing delay or denial of transaction requests.
- All non-qualified annuity contracts issued to, or where ownership is changed to, the same contract owner in the same calendar year are considered one annuity contract based on IRS aggregation rules for tax reporting.
- Requests for change of owner must be submitted prior to the Annuity Commencement Date (ACD)(the date annuity payments begin). The change will not apply to any payments made or actions taken by The Company before the request is received.
- Ownership may not be transferred to a minor.
- A clear copy of current government issued identification that matches the primary residential or mailing address must be submitted with a request for a change of owner or joint owner. **A street address is required**, even if your mailing address is a P.O. Box.
- When requesting a change of owner, the current beneficiary designation will remain in effect unless changed by the new owner(s).
- **GIAC Customers Only:** If the owner of a non-qualified contract is a trust, GIAC's Trust Certification form must be completed and returned with current, valid government issued identification for each trustee.

SIGNATURE

- This form must be signed by the owner and joint owner (if any) or the trustees.