



The Guardian Insurance & Annuity Company, Inc.
notice of name or ownership change for GIAC annuities

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
 3900 Burgess Place, 3 South
 Bethlehem, PA 18017

Questions / Customer Service

Call (800) 221-3253, Options 1,0
 M - F, 8:30 a.m. - 7:00 p.m. ET or
 Visit www.guardianinvestor.com

Use this form to notify The Guardian Insurance & Annuity Company, Inc. (GIAC) of a change to an owner's or annuitant's name, to change the owner of an annuity or to authorize Registered Representatives from the Broker/Dealer of record on the GIAC account to make certain specified changes to the account based on the owner's authorization.

NOTE: AN OWNERSHIP CHANGE MAY BE A TAXABLE EVENT.

In order to process this request, it MUST include:

- your **street** address (if your mailing address is a P.O. Box you are still required to supply your street address);
- the required **identification information** (see New Owner Identification Information Section);
- **Original Signatures** of contractowner(s) and joint contractowner(s) (if any); copies or facsimiles of any kind will not be accepted.

In addition:

- **If the owner of the annuity is a retirement plan**, a copy of the adoption agreement/plan document must be submitted.
- **If the owner of the annuity is a trust**, a copy of the trust excerpt or title and signature page of the trust document that includes who is authorized to act on behalf of the trust must be submitted.
- **Ownership may not be changed after annuity payments begin.**

See the "General Provisions" section at the end of this form for Important Information

1. CONTRACT INFORMATION

Contract # (s)	Print Annuitant's Name
Print Contractowner's Name	Print Joint Contractowner's Name (if applicable)

2. TYPE OF REQUEST Check all appropriate boxes. Review and complete sections indicated. Other sections are optional.

- Change of Owner - Sections 3, 4, 5, 8
- Name Change - Sections 6, 8

3. CHANGE OF OWNER

3.a The owner requests that ownership of the contract(s) referenced in the Contract Information section, above, be changed as follows:

Print Contractowner's Name or Title of Trust or Retirement Plan Name	Print Joint Contractowner's Name or Title of Trust or Retirement Plan Name
Contractowner's Date of Birth	Joint Contractowner's Date of Birth
Contractowner's Social Security/Tax ID#	Joint Contractowner's Social Security/Tax ID#
Contractowner's Relationship to Annuitant	Joint Contractowner's Relationship to Annuitant

See the "General Provisions" section at the end of this form for Important Information

3. CHANGE OF OWNER (Continued)

3.b Complete only if proposed new owner is a Retirement Plan/Trust -- not a natural person. Otherwise, skip to 3.c.

Name and Address of Authorized Plan Trustee/Trustee	
Place and Date of Formation	Retirement Plan Trustee/Trustee Social Security Number
Name and Address of Authorized Plan Trustee/Trustee	
Place and Date of Formation	Retirement Plan Trustee/Trustee Social Security Number

3.c Check all appropriate boxes (required):

- For contracts including the Lifetime AssetAccessSM rider and the Spousal AssetAccessSM rider, I understand that by changing the owner, I am terminating the rider(s).
- I have selected the Lifetime FocusSM or Guaranteed Lifetime Withdrawal Benefit (GLWB) rider. I understand that I must request GIAC's prior consent for any ownership change and that failure to do so will result in termination of the Lifetime Focus or GLWB rider. See the General Provisions section at the end of the form for information on contacting GIAC to secure consent.
 - I have obtained GIAC's prior consent. Proceed with ownership change, as indicated.
 - Prior consent has not been obtained, but I wish to proceed with change of owner, as indicated. I understand that this action will result in termination of my Lifetime Focus or GLWB rider.

4. NEW OWNER IDENTIFICATION INFORMATION (Complete this section when requesting change of ownership.)

- Requests will not be processed without information about the new owner's identification.
- If there is a new joint owner, identification information must be provided for both owners.
- If the owner is a trust or a retirement plan, requests will not be processed without the additional documentation noted on page 1.

A COPY OF THE ID MUST BE SUBMITTED WITH A REQUEST FOR OWNERSHIP CHANGE.

Contractowner, trustee or authorized plan trustee (Choose type of identification being provided and supply required information.)

<input type="checkbox"/> Driver's License #	State of Issue	Date of Issue	Expiration Date
<input type="checkbox"/> Government Issued Photo ID #	State of Issue	Date of Issue	Expiration Date
<input type="checkbox"/> Passport #	Country of Issue	Date of Issue	Expiration Date

Joint contractowner, trustee or authorized plan trustee (if any) (Choose type of identification being provided and supply required information.)

<input type="checkbox"/> Driver's License #	State of Issue	Date of Issue	Expiration Date
<input type="checkbox"/> Government Issued Photo ID #	State of Issue	Date of Issue	Expiration Date
<input type="checkbox"/> Passport #	Country of Issue	Date of Issue	Expiration Date

5. PROPOSED NEW OWNER(S) ADDRESS (Address to which all confirmation statements will be sent)

Primary Residential Address	City	State	Zip
Mailing Address (Required if different from primary residential address)	City	State	Zip

6. NAME CHANGE

- A legal document (court order, marriage certificate, divorce decree) evidencing a change in the owner's and/or annuitant's legal name must be attached to the request for a name change.

The contractowner requests a name change as follows:

Contractowner's Name to:	Annuitant's name to:
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7. REGISTERED REPRESENTATIVE TRANSFER AUTHORIZATION (Optional)

YES, I authorize GIAC to act upon instructions given in a format acceptable to GIAC from the Agent/Registered Representative of record on the account or any Agent/Representative from the Broker/Dealer of record on the account who can furnish proper identification to: (i) transfer accumulation value among allocation options, (ii) make changes in future payment allocations, (iii) make GLWB rider model-to-model allocation changes or (iv) terminate portfolio rebalancing. GIAC will use reasonable procedures to confirm that instructions were communicated only by an authorized person and, so long as these procedures are followed, GIAC and its affiliates, their directors, trustees, officers, employees, representatives and/or agents shall not be liable for losses arising from acting upon such instructions including losses arising from the failure of any Registered Representatives to obtain my specific authorization.

8. SIGNATURES (GIAC Customer Service is authorized to make clarifying statements.)

The General Provisions printed or written by GIAC below are part of this request. I have reviewed and understand the General Provisions.

Under penalties of perjury, I certify (a) that the Social Security Number or Tax Identification Number shown on this form above is my correct number and (b) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding. **I understand that federal law requires all financial institutions to obtain and record information that identifies each person who owns an annuity. To meet this requirement GIAC asks for my name social security number, street address, date of birth and other information to verify my identity. Failure to provide this information could result in the requested change being denied.**

Current Contractowner's Signature (if living) X	Date	Current Joint Contractowner's Signature (if any) X	Date
New Contractowner's Signature (if applicable) X	Date	New Joint Contractowner's Signature (if any) X	Date

SIGNATURE SAMPLE - NAME CHANGE ONLY

Contractowner's New Legal Signature X	Joint Contractowner's New Legal Signature X
Annuitant's Former Legal Signature X	Annuitant's New Legal Signature X

This certification states the name and/or ownership changes have been recorded at the GIAC Customer Service Office.

Change Registrar (if any) X	Secretary X <i>Mary L. Rich</i>
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GENERAL PROVISIONS

- The interest of any owner shall be subordinate to any assignment of the policy received and accepted by GIAC, whether the assignment was made before or after the designation of such owner.
- A request for change in owner must be sent by you, as owner, to GIAC's Customer Service Office in a written format satisfactory to GIAC. Such change must be submitted to GIAC before the Annuity Commencement Date (the date annuity payments begin). Unless GIAC deems otherwise, such change will take effect when recorded in the GIAC Customer Service Office using the date you signed the request. The change will not apply to any payments made or actions taken by GIAC before the request is received.
- **Original signatures of contractowner(s) and joint contractowner(s)(if any) are required for processing. Copies or facsimiles of any kind will not be accepted.**
- The interest of any owner shall be subordinate to any assignment of the policy received and accepted by GIAC, whether the assignment was made before or after the designation of such owner.
- Ownership may not be transferred to a minor.
- For non-qualified contracts only, if jointly owned both owners must sign all requests.
- Name change requests due to marriage, divorce, etc. must be accompanied by a copy of an official certificate reflecting such change deemed satisfactory to GIAC in GIAC's sole discretion.
- GIAC may, if it deems necessary, request and rely upon an affidavit by any owner, proposed owner, or annuitant, or upon other written evidence deemed satisfactory to it, relating to the name, marriage, death, date of birth, address, signature and any other facts concerning any owner or annuitant and is released from all liability and responsibility in relying and acting thereon.
- **Changing owners may subject the owner and the proposed new owner(s) to state and, if a gift, federal gift taxes and federal income taxes. GIAC will not be responsible for any tax consequences arising from the change in owner.**
- When the request involves a non-natural person(s), GIAC reserves the right to request any documentation it deems satisfactory 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.
- All ownership changes require a copy of government-issued identification.
- Changing owners will terminate any applicable Lifetime AssetAccessSM and Spousal AssetAccessSM riders. Changing owners without GIAC's prior consent will terminate my Lifetime FocusSM or Guaranteed Lifetime Withdrawal Benefit rider. Contact Customer Service at (800) 221-3253, Option 1 to obtain GIAC's consent.
- The current beneficiary designation and all dollar cost averaging and rebalancing programs will remain in effect unless changed by the new owner(s). Any systematic withdrawal program will be terminated as of the date of the ownership change.
- **GIAC 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.**