



Choose Company Name

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

annuity withdrawal 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
 3900 Burgess Place, 3 South
 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 (1) to request a withdrawal from an annuity contract issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) or The Guardian Life Insurance Company of America (GLIC) (hereafter known as "The Company"), other than certain withdrawals calculated by GIAC as described in the Excess Withdrawal section of this form; or (2) to surrender your annuity contract. Complete and return this form with any additional required documents to the address above. **Note:** If you own a contract with a Guaranteed Minimum Withdrawal Benefit (GMWB) or Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, the withdrawal options in this form may result in excess withdrawals of the benefit as described in Section 4. To protect against excess withdrawals, it is strongly recommended that you select from the withdrawal options available in the GMWB/GLWB Rider Withdrawal form (EB-015625) which are guaranteed not to cause excess withdrawals.

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

I. OWNER INFORMATION

Contract Number	Print Contractowner's Name	Social Security/Tax ID #	Daytime Telephone
Print Joint Contractowner's Name (if applicable)		Social Security/Tax ID #	Daytime Telephone

If you, the owner are 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 owner are a 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 from 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 12 "Signatures"

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

- One-Time Partial Withdrawal - Sections 3, 4, 5, 12
- Systematic Withdrawals - Sections 3, 4, 6, 12
- Required Minimum Distribution (RMD) - Sections 3, 7, 12
- Cash Value Surrender / Total Withdrawal - Sections 3, 8, 12

3. WITHHOLDING ELECTION & IMPORTANT TAX NOTIFICATION

If you do not complete this section, The Company will automatically withhold federal income taxes and any mandatory state income taxes from your withdrawal(s), reducing the amount sent to you.

- I DO NOT want income tax withheld.
- I DO want income tax withheld. • Withhold _____% federal income tax*
- Withhold _____% state income tax**

* If you do not select a federal income tax withholding percentage or if you designate less than 10% above, The Company will withhold the minimum amount required by current federal law, which is 10%. In addition, if your withdrawal is from a Tax Sheltered Annuity/403(b) contract and your withdrawal is an eligible rollover distribution, GIAC will withhold 20% for federal income taxes and you cannot elect otherwise. The Company does not withhold taxes from or provide tax reporting on Custodial IRA or Qualified Plan (e.g., 401(k), H.R.10, 401(a) and 412(e)(3)) contracts. Additional restrictions may apply. Refer to "Withholding Election & Important Tax Notification" in the Detailed Instructions section of this form.

** State income tax withholding requirements vary depending on your state of primary residence at the time of the withdrawal. States fall into one of the following four categories:

- 1) Certain states require state income tax withholding if federal income tax is withheld. In these states, if you indicate a federal income tax withholding percentage and you do not indicate a state income tax withholding percentage above, The Company will withhold our standard default withholding percentage unless you specify a different percentage other than zero.
- 2) Certain other states require state income tax withholding if federal income tax is withheld unless you specifically elect to have no state tax withheld.
 - a. In these states, if you indicate a federal income tax withholding percentage and you indicate a state income tax withholding percentage above, The Company will withhold the state income tax amount specified.
 - b. In these states, if you indicate a federal income tax withholding percentage and you do not indicate a state income tax withholding percentage or you indicate zero percentage above, The Company considers this electing out of state income tax withholding and will not withhold state income taxes.
- 3) Some states allow voluntary state income tax withholding. In these states, if you indicate a federal income tax withholding percentage and you indicate a state income tax withholding percentage above, The Company will withhold the state income tax amount specified.
- 4) Some states do not accept state income tax withholding. In these states, we will not withhold state income tax regardless of the instruction you have provided above.

To determine the requirements in your state, consult your tax advisor. For a list of The Company's standard state withholding guidelines, visit our website at www.guardianlife.com/StateTaxWithholding or contact Customer Service at 1-800-221-3253.

4. EXCESS WITHDRAWAL FROM GIAC CONTRACTS WITH THE GMWB/GLWB RIDER

If you do not own a contract that has the GMWB/GLWB rider, skip this section.

This Section only applies to contracts with the GMWB/GLWB rider. If you elected this rider, this Section must be completed if you own a contract that includes a Guaranteed Minimum Withdrawal Benefit (GMWB) or a Guaranteed Lifetime Withdrawal Benefit (GLWB) rider. **If you wish to have GIAC calculate your guaranteed withdrawal, you must complete a separate form (EB-015625).**

INITIAL HERE: I understand that withdrawals elected on this form, including Systematic Withdrawals, that are in excess of certain annual withdrawal limits described in my GMWB or GLWB rider ("excess withdrawals"), **will** have one or more of the following negative impacts on the value of the annual withdrawal amount rights (the "Benefits") provided by my rider:

- The Benefits may be reduced, possibly in a significant way and in some cases permanently.
- The Benefits may be prevented from attaining the most effective guarantees.
- The Benefits may be otherwise negatively impacted.
- Future excess withdrawals, either scheduled or unscheduled, **will** cause additional similar negative impacts to the Benefits provided by my rider.

See the hypothetical example below which illustrates the impact of an excess withdrawal after a period of poor market performance.

If you are taking a Required Minimum Distribution (RMD) that is an excess withdrawal from a Qualified contract, GIAC will not apply the excess withdrawal negative impacts (described above) to your Benefits provided that: 1) no additional withdrawals are taken in the same contract year; 2) the RMD is calculated by GIAC; and 3) the RMD is requested in Section 7 of this form.

The Company **strongly recommends** that prior to submitting this form you obtain a personalized, transaction-specific calculation showing the hypothetical effect of any proposed excess withdrawal on your Benefits. The calculation will be based on the prior valuation date's accumulation value. **You may obtain this calculation by calling Customer Service at 1-800-221-3253.** The information can be provided to you verbally over the phone or in writing if you wish.

MANDATORY IF THE CONTRACT HAS A GMWB/GLWB RIDER - SELECT ONE:

- Yes, I have received a personalized, transaction-specific calculation showing the hypothetical effects of the proposed withdrawal and I understand the impact to my Benefits.*
- I do not wish to receive a personalized, transaction-specific calculation showing the hypothetical effects of the proposed withdrawal. I understand the impact of my proposed withdrawal to my Benefits. I agree to hold GIAC harmless regarding any loss or decrease in my Benefits or annual withdrawal guarantees caused by this withdrawal.*

Example of effects of an \$8,000 excess withdrawal on benefits after poor market performance:

	Prior to excess withdrawal	Immediately after the excess withdrawal
Accumulation Value	\$75,000	\$67,000 (\$75,000 minus \$8,000)
Guaranteed Withdrawal Balance (GWB) (Amount used to calculate the annual withdrawal guarantee)	\$100,000	\$67,000 Which is the lesser of: ● \$67,000 (the new Accumulation Value after the withdrawal: \$75,000 minus \$8,000), or ● \$92,000 (the GWB prior to the withdrawal minus the withdrawal amount: \$100,000 minus \$8,000)
Annual withdrawal guarantee (Referred to as the Guaranteed Withdrawal Amount, or GWA, or Lifetime Withdrawal Amount, or LWA)	\$5,000 Assuming a Lifetime Withdrawal Percentage (LWP) of 5% guaranteed by the Benefit**	\$3,350 Which is the new GWB multiplied by the applicable LWP: \$67,000 x 5%

* If you have elected the GLWB Guardian Target 200, Target 250, or Target 300 living benefit riders, any withdrawal, including a Required Minimum Distribution, prior to the 10th or 15th anniversaries, as applicable, will void the 200%, 250%, and/or 300% cumulative guarantees provided by the rider. Additionally, withdrawals made prior to a rider eligibility date in certain versions of the rider will also have a negative impact on the values of the Benefits provided by the rider.

** The LWP that is used in the calculation of your annual withdrawal guarantee is based on the age of the younger covered person at the time of the first withdrawal. It can range between 3 – 6%. For more information about how your annual withdrawal guarantee is calculated, please refer to your contract rider and/or the prospectus.

5. ONE-TIME PARTIAL WITHDRAWAL

One-Time Partial Withdrawal:

Withdraw a dollar amount of \$ _____ from the current account value.

6. SYSTEMATIC WITHDRAWALS

- If a First Payment Date is not elected below, the First Payment Date will default to the day this form is received in good order. If this form is received after the First Payment Date requested, the first payment will be processed on the day this form is received in good order. All future payments will be effective on the date requested.
- If electing **optional direct deposit**, indicate your First Payment Date of choice below. If paperwork is received after the First Payment Date elected below or in the event that the requested withdrawal date falls on a non-business day, the request will be processed on the next business day. (See General Provisions and Detailed Instructions sections of this form.)

Withdrawal Request

Dollar Amount of each systematic withdrawal \$ _____

Frequency of Withdrawals (choose one)

Monthly Quarterly Semiannually Annually

First Payment Date: _____ (month/day/year)

7. REQUIRED MINIMUM DISTRIBUTION (RMD)

- Use this section to request that The Company calculate and withdraw your RMD. No other RMD requests are supported by this section. For additional information, including procedures to follow for other types of RMD requests, contact Customer Service at 1-800-221-3253.
- If you own a contract with a GMWB or GLWB living benefit rider, RMD Installment payments calculated by The Company pursuant to this section will not cause an excess withdrawal of your GWA/LWA, provided no additional withdrawals are taken in the contract year.
- With the exception of requests for single immediate RMD withdrawal, requests are effective on the 10th of the month. If your request for installment payments is received after the 10th of the month, the effective date will be the 10th of the following month.

Withdrawal Instructions (choose one)

- Single immediate withdrawal of the exact RMD amount for current tax year (processed upon receipt).
- Schedule RMD Installment Payments to withdraw the exact amount of my RMD for this contract each year.

Frequency of Installment Payments (choose one)

Monthly Quarterly Semiannually Annually

Beginning month: _____ / 10 / _____
(month / day / year)

8. CASH VALUE SURRENDER / TOTAL WITHDRAWAL

Total Withdrawal Request

I elect to surrender the contract.

Return of Contract Document

The original contract is enclosed with this request.

If the above box is not checked, by my signature in the signature section of this form, I certify that the original contract has been lost or destroyed.

9. DIRECT DEPOSIT (Optional)

- Direct deposit is **not** available for a Cash Value Surrender/Total Withdrawal.
- A voided check pre-printed with the contractowner's name must be on file with The Company or attached to a request for direct deposit.

Account Type (choose one): Checking Savings (Verify routing number with your financial institution.)

Bank/Financial Institution:

1 Institution Name _____
Telephone Number (optional) _____

Account Information:

2 Routing Number _____
3 Account Number _____

Your Name 2347
1234 Main Road
Anytown, ST 12345 **09-055**
189

Pay to the Order of _____ \$ _____ Dollars

Financial Institution **1**
1234 Commerce St
Anytown, ST 12347

1: 123456789 **1:** 0077947569 **1:** 2347

Attach Voided Check Here



10. ALTERNATE DELIVERY INSTRUCTIONS (Optional)

- Checks are mailed via First Class Mail to the address of record in The Company's files unless an alternate mailing address is provided below and an original Medallion Signature Guarantee is provided in the signature section of this form.

Alternate Mailing Address

Check here if this represents a request to change your address of record in The Company's files.

11. WITHDRAWAL INSTRUCTIONS (Optional)

- Unless otherwise instructed, amounts withdrawn will be taken pro rata from the variable investment options until depleted and then from the fixed-rate option.

Specific Withdrawal Instructions

12. SIGNATURES (Required) (Read this section IN ITS ENTIRETY before signing. NOTE: Section A (below) pertains to U.S. Citizens. Section B (below) pertains to Non-Resident Aliens.)

If I am electing a withdrawal from a Tax Sheltered Annuity/403(b) contract, by signing this form, I affirm that I have consulted with my plan administrator as necessary and that I am aware of the distribution restrictions imposed by federal tax law. I certify that this withdrawal is either not affected by those restrictions or satisfies at least one of the reasons for permitting an exemption to these restrictions.

I certify that the contract number shown on this form is my contract number. I further certify that this contract is neither assigned nor pledged as collateral to any other person or corporation and that no proceedings in bankruptcy or insolvency, voluntary or involuntary have been instituted by or against the owner(s) and that the owner(s) is (are) not under guardianship or any legal disability.

If direct deposit applies, by completing the direct deposit section of this form, and by my signature, below, I hereby authorize The Company to deposit withdrawals from the annuity contract listed in the owner information section of this form to the bank account specified. In the event an overpayment(s) should be credited to my account, I hereby authorize The Company to initiate, if necessary, debit entries and adjustments for any credit entries.

If I am electing a Cash Value Surrender/Total Withdrawal, I understand that upon surrender of the contract The Company is discharged from all other obligations under the contract and that the contract is no longer in force. I understand that when I surrender the contract The Company will assess all applicable charges.

If I have elected the GLWB Guardian Target 200SM, Guardian Target 250SM or Guardian Target 300SM living benefit riders, any withdrawal, including a Required Minimum Distribution, prior to the 10th and/or 15th anniversaries, as applicable, will void the 200%, 250% and/or 300% cumulative guarantees provided by the rider. This means that if you take any withdrawals from the contract prior to the 10th or 15th contract anniversary, as applicable, you will be paying the same fee for the living benefit rider, but you will not be fully benefitting from that rider.

12. SIGNATURES (Continued) (Read this section IN ITS ENTIRETY before signing. NOTE: Section A (below) pertains to U.S. Citizens. Section B (below) pertains to Non-Resident Aliens.)

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

An original Medallion Signature Guarantee is required for any withdrawal/surrender request when:

- the request includes mailing checks to an address other than the address of record (a "special" mailing);
- the address of record has changed within the last 30 calendar days;
- the withdrawal/surrender request is for \$50,000 or more (requested amount - regardless of tax withholding or withdrawal changes - including all 1035 exchanges and IRA transfers);
- GIAC believes that verification is necessary to protect all parties.

<i>This space reserved for Medallion Signature Guarantee (If required)</i>
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GENERAL PROVISIONS

- Withdrawals must be made in accordance with the provisions of your contract. It is important to review your contract prior to completing a withdrawal request to ascertain if any proposed withdrawal is subject to any surrender charges, any withdrawal minimums, contract fees or other restrictions.
- Withdrawals will affect the death benefit, cash surrender value and any living benefits.
- All applicable tax withholding will be subtracted from the amount you request.
- When surrender charges apply to any partial withdrawal, The Company will withdraw an amount greater than your requested withdrawal amount from the remaining value in your contract to cover these charges unless instructed otherwise in the withdrawal instructions portion of this form.
- If no beginning month is indicated when required, the request will be effective on the next available processing date following receipt of the request in good order.
- In the event that the requested withdrawal date falls on a non-business day (i.e., a day on which the New York Stock Exchange or its successor is not open for trading), the request will be processed on the next business day.
- To have withdrawals taken from specific allocation options, see the Withdrawal Instructions section of this form.
- Systematic withdrawals and direct deposits requested on this form supersede any previous instructions and will remain in effect until The Company receives further written instructions from the owner or until direct deposit is discontinued by your bank. Such written instructions must be signed by all owners and sent to Guardian Retirement Solutions at the address indicated on page 1.
- To cancel direct deposits, systematic withdrawals or RMDs, call Customer Service at 1-800-221-3253 for instructions.
- **The Company and its affiliates, subsidiaries, employees and agents do not provide tax or legal 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 prior to requesting a withdrawal.**
- Any taxable portion of the withdrawal you are requesting will be subject to ordinary income tax and possible 10% federal income tax withholding. If the withdrawal is taken prior to age 59½, a 10% IRS penalty tax may also apply. However, you may elect not to have withholding apply. Even if you elect not to have withholding apply, you are liable for payment of federal income tax on the taxable portion of your withdrawal and The Company is obligated to report this information to you and the Internal Revenue Service. Whether or not you elect to have withholding apply, you may be responsible for payment of estimated taxes, and you may incur penalties if your estimated tax payments are insufficient. Consult your tax advisor or IRS Publication 590 for more information.

DETAILED INSTRUCTIONS**ONE-TIME PARTIAL WITHDRAWAL**

- Unless otherwise instructed, amounts withdrawn will be taken pro rata from the variable investment options until depleted and then from the fixed-rate option.
- If the requested withdrawal amount exceeds the available surrender value at the time that withdrawal is processed, The Company will NOT complete that withdrawal and will cancel the systematic withdrawal plan associated with it. In such cases, The Company will attempt to contact the owner for further instructions.

SYSTEMATIC WITHDRAWALS

- Unless otherwise instructed, amounts withdrawn will be taken pro rata from the variable investment options until depleted and then from the fixed-rate option.
- If a scheduled systematic withdrawal would reduce the contract value below the minimum account value required to maintain the contract's status as an active annuity contract, The Company will not process that systematic withdrawal and will terminate the systematic withdrawal program.

TAX SHELTERED ANNUITY (TSA) / 403(b) CONTRACTS

- Annuity balances prior to 12/31/88 may be distributed without the occurrence of a qualifying event.
- Elective deferrals (e.g., employee contributions) received on or after 1/1/89 and earnings on pre-1989 elective deferrals cannot be distributed prior to the owner attaining age 59 ½ or the occurrence of a qualifying event. Consult your tax advisor for additional information.
- If this withdrawal request is on a TSA contract and it is an eligible rollover distribution, The Company will withhold 20% and you cannot elect out of this withholding amount. If this is not an eligible rollover distribution 10% withholding applies.

IRA-TO-IRA ROLLOVER

- In general, any amount distributed from an IRA is not taxable to the extent the amount is paid into an IRA for your benefit within 60 days. However, you are limited to only making one non-taxable 60 day rollover between IRAs in any one-year period, subject to certain IRS transition rules in 2014.
- This one year limitation applies to all IRAs on an aggregate basis, but does not include any trustee-to-trustee IRA transfers or rollovers to or from a qualified plan, nor does it apply to Roth IRA conversions. If you have questions about your IRA, rollovers or this limitation, consult your personal tax advisor.

REQUIRED MINIMUM DISTRIBUTION (RMD)

- The RMD is calculated only with respect to the fair market value of this annuity contract and is based on the date of birth information on record with The Company and the account information on this form. You may be subject to tax penalties if you fail to withdraw your entire RMD. You may need to consult a tax advisor to determine if any additional tax laws apply to your particular situation.
- Payment is only available on the 10th of the month.
- If no month is indicated or the request is received after the 10th of the month, the effective date will be the 10th of the following month.
- RMDs are **NOT** eligible for a trustee to trustee rollover.

DIRECT DEPOSIT

- With the exception of RMD installment programs, any date may be requested for direct deposits.
- The owner's name on the contract must match the registration of the bank/financial institution account.
- Direct deposits of systematic withdrawals will remain in effect until The Company receives further written instructions from the owner or until direct deposit is discontinued by your bank.

WITHHOLDING ELECTION & IMPORTANT TAX NOTIFICATION

- The Company and its affiliates, subsidiaries, employees and agents do not provide tax or legal advice. Tax laws and regulations are complex and subject to change. For complete information about your specific situation, consult your attorney or tax advisor.
- The taxable portion of a withdrawal from an annuity contract is considered ordinary income for tax purposes. The Company is required to withhold federal taxes (and state taxes where applicable) from any withdrawal, unless you opt out of income tax withholding and provide your social security or tax ID number.
- Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your withdrawal and The Company is obligated to report this information both to you and to the Internal Revenue Service (IRS). If your payment of estimated tax and withholding, if any, is not adequate, you may also be subject to penalties under the estimated tax payment rules.
- If you are a U.S. citizen/legal resident/resident alien and the withdrawal check is sent outside the United States, The Company is required to withhold federal tax.

SIGNATURE

- This form must be signed by the owner and joint owner (if any) or the custodian / trustee.
- An *original* Medallion Signature Guarantee is required for any withdrawal/ surrender request when:
 - the request includes mailing checks to an address other than the address of record (a "special" mailing);
 - the address of record has changed within the last 30 calendar days;
 - the withdrawal/surrender request is for \$50,000 or more (requested amount - regardless of tax withholding or withdrawal changes - including all 1035 exchanges and IRA transfers);
 - The Company believes that verification is necessary to protect all parties.