A Look at Guardian’s New Annuity Products

The Guardian Insurance & Annuity Company, Inc. (GIAC) has taken an important step in diversifying its portfolio of product offerings in 2010 by introducing two new products: the Guardian Fixed AnnuitySM and The Guardian Guaranteed Income AnnuitySM.

The Guardian Fixed Annuity is a single premium deferred annuity that guarantees the client’s principal (the initial single premium payment, subject to any withdrawals and surrender charges), a fixed interest rate of return, and a regular stream of income for a chosen period of time. The Guardian Guaranteed Income Annuity (GGIA) is a single premium immediate annuity that allows clients to turn a portion of their retirement assets into a payment stream that can last their lifetime or through a specific time period.

The addition of the two annuities makes GIAC a “one-stop shop” for retirement income, enabling Financial Representatives (FRs) to meet virtually any client retirement income need from among the Guardian suite of products.

“GIAC is focused on providing insurance for living through innovative solutions designed to meet our clients’ basic and comfort-living needs,” says Scott Dolfi, Executive Vice President, Business & Operations. “Clients can now meet their immediate income needs with GGIA; have the opportunity to benefit from the financial markets with The Guardian Investor Variable Annuities; and receive a guaranteed rate of return through the Guardian Fixed Annuity’s competitive guaranteed interest rates.”

A Generation in Need
According to Doug Dubitsky, Vice President, Product Management, Retirement Solutions, the product launches come at a critical time, as 77 million baby boomers prepare to enter retirement with an increasing sense of need to take care of themselves in retirement. These individuals have accumulated savings through retirement plans, but face retirement income risks they may not be prepared to meet. Their steady paycheck may be ending and needs to be replaced. Pre-retirees and retirees need to have a plan to distribute their assets over time so that they can be a lasting source of safe, predictable retirement income.

“There is no one-size-fits-all product. The idea that there is one product for everyone is a fallacy,” says Doug. “GIAC’s suite of products can provide solutions to a range of retirement issues, particularly the GGIA, which can guarantee and create something similar to a paycheck. The GGIA’s guaranteed stream of annuity payments is guaranteed to last for the amount of time customers choose, so it is important to select a product from a reputable and stable insurance company like GIAC.”

Slow and Steady Wins the Race
People at retirement age often have different income streams that they don’t know how to manage. They may have an Individual Retirement Account rollover or an inheritance. They may have sold their home and downsized to a smaller one or sold their business. Guardian offers a variety of individual annuities, both fixed and variable, to meet the varied needs of its customers.

The Guardian Investor Variable Annuities provide guaranteed income with equity market participation: upside potential with downside protection. The Guardian Guaranteed Income Annuity is the purest form of guaranteed income, reducing the risk of outliving your money. In this way, Guardian can represent a safe haven.

“Guardian is always going to be the tortoise in the tortoise-and-hare story,” Doug says. “We’re big enough to protect your wealth, but small enough to care about each client and we strive to embody our core values: We do the right thing, people count, and we hold ourselves to very high standards. GIAC’s annuity products reflect these values.”

(continued)
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The Guardian Guaranteed Income AnnuitySM and the Guardian Fixed AnnuitySM are service marks of and are issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation whose principal place of business is 7 Hanover Square, New York, NY 10004. (800) 221-3253.

GIAC is a wholly owned subsidiary of The Guardian Life Insurance Company of America.

Product availability and features may vary by state.

Principal, stated interest rates and other contract guarantees are guaranteed solely by the claims-paying ability and strength of The Guardian Insurance & Annuity Company, Inc.

For more information about the Guardian Fixed Annuity or The Guardian Guaranteed Income Annuity or to obtain an illustration of guaranteed payments, please contact your financial professional or call GIAC at (800) 221-3253.

Variable annuities and their underlying variable investment options are sold by prospectus only. Prospectuses contain important information, including fees and expenses. Please read the prospectus carefully before investing. You should consider the investments company’s investment objectives, risks, fees and charges carefully before investing. Prospectuses contain this and other important information. Prospectuses can be obtained by calling 800.650.6505.


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