

Guaranteed income can safeguard against running out of money.

It can also help you live the rest of your days worry-free. Some of its advantages include:



Keeps cash flows from running dry



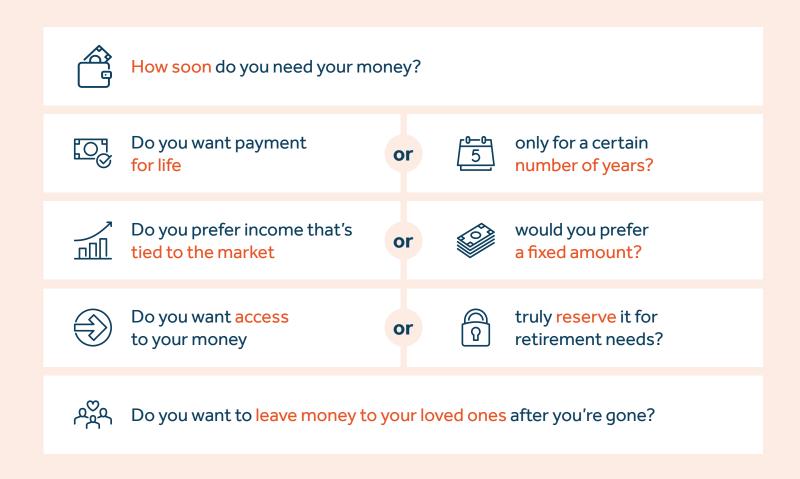
Provides extra funds to cover income gaps for health care costs



Can help transfer risk during **turbulent economies**

When it comes to retirements, no two are alike.

Your needs are unique. And, there is a wide range of annuities available with options and features that can meet your needs. Consider your goals:



When it comes to retirement, we're advocates for getting you where you want to go. You have the vision. Now, let's make it a reality.

Annuity guarantees are backed exclusively by the strength and claims-paying ability of the issuing insurance company.

This material is intended for general public use. By providing this content, The Guardian Life Insurance Company of America, The Guardian Insurance & Annuity Company, Inc. and their affiliates and subsidiaries are not undertaking to provide advice or recommendations for any specific individual or situation, or to otherwise act in a fiduciary capacity. Please contact a financial representative for guidance and information that is specific to your individual situation .. Annuities are issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation.

GIAC is a wholly owned subsidiary of The Guardian Life Insurance Company of America, (Guardian), 10 Hudson Yards NY, NY. Annuity guarantees are backed exclusively by the strength and claims-paying ability GIAC.

EB017796 (01/23) 2022-139863 (Exp. 07/24)