



A retirement resource for
individuals and couples

 Guardian®

Guardian MarketPerform™

**Balancing growth potential
and a level of protection**

Help reach your retirement goals with a level of protection

Guardian MarketPerform™ is a single-premium registered index-linked annuity (RILA) that offers growth potential for your retirement assets, while providing a level of protection during market downturns.

What is a RILA?

A registered index-linked annuity (RILA) is a long-term insurance contract designed for retirement. A RILA, which is tax-deferred, allows you to participate in potential growth opportunities tied to a stock market index, while also limiting possible losses from a market downturn. RILAs are subject to investment risk, their value will fluctuate, and a loss of principal is possible. Earnings from Non-Qualified contracts are taxable as ordinary income when distributed. Roth IRA distributions made after the owner attains age 59½ and 5 tax years after the owner's first Roth IRA contribution are tax-free. Traditional IRA distributions are fully taxable. Individuals may be subject to a 10% additional tax for withdrawals before age 59½, unless an exception to the tax is met.



Guardian MarketPerform™ allows you to:



Limit your exposure to market risk

You can limit or may even avoid losses due to poor market performance.



Tailor to your goals

Choose from a range of investment options that may support your unique goals for retirement.



Potential to grow your investment

Your investment can track indices with upside potential, subject to a possible cap you will know in advance, so you are able to take advantage of market growth.



No explicit fees apply

Unlike many types of annuities where fees reduce your contract value, there are no fees on money invested in this contract.¹ This allows you to keep more of your money working toward accomplishing your retirement goals.



¹ Withdrawals may be subject to a surrender charge. Expenses related to administration, sales, and certain risks in the contract are factored into the Cap Rate.

Investment growth potential

With a RILA, your growth potential is determined in part based on the performance of an underlying index or indices, so your money isn't directly invested in the market. You have the flexibility to choose one or more indices that align with your investment preferences and objectives. At the end of your Strategy Term,² your contract value will change based on the Index Performance³ and your selected Index Protection and Crediting Strategy (IPCS).⁴ If you do not remain invested in your IPCS options until the Term End Date, you could experience a loss that is greater than the level of protection the Protection Strategy provides or a gain that is lower than the return the Crediting Strategy provides on the Term End Date.

Index	Description
S&P 500®	The S&P 500 is widely regarded as the best single gauge of US large-cap equities. The index includes 500 leading companies spanning all sectors of the US stock market. It covers approximately 80% of the US equity market capitalization and over 50% of the global equity market. The price return version of the S&P 500 does not include dividends declared by any of the companies included in the index.
MSCI EAFE	A free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the United States and Canada. It does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions, and accounting standards.
Nasdaq-100®	The index includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq® Stock Market based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications and biotechnology. The Nasdaq-100® does not include dividends declared by any of the companies included in this index.
SG Smart Climate	<p>Entelligent, a leader in environmental and economic analytics, has built a big-data model to analyze how potential changes to the cost of energy may impact the profitability of individual companies. The model looks at the potential impact of new laws, new technology, as well as future supply and demand, to forecast energy costs and their potential impact on each specific company. Companies that are more likely to maintain their profitability in most scenarios are given better scores.</p> <p>The SG Smart Climate Index applies exclusion filters to the S&P 500 Index universe and provides exposure to a stock index that selects the better scoring half of each industry sector in the remaining universe based on the scores provided by Entelligent.</p>

This chart is not intended to recommend any specific index. Consult your financial professional to determine which strategy(ies) is (are) appropriate for your specific situation and risk tolerance.

² The amount of time between the Term Start Date and Term End Date of a Strategy. Strategy Terms can be for 1, 3, or 6 years.

³ Index Performance is calculated by using a point-to-point approach. We compare the Index Value on the Term End Date to the Index Value on the Term Start Date. The difference is the Index Performance. Note that the Index Value is published by the Index provider at the close of each business day. Index Performance is adjusted based on the application of the Buffer Protection and the applicable Crediting Strategy in order to determine your contract value's gain or loss, as applicable.

⁴ These are your allocation options. You can select different IPCSs. Each will have its own Strategy Term, index, Buffer Rate, and Strategy Credit Rate. You will learn more about Buffer Rates and Crediting Strategies as you read through this brochure.

Understanding the Index Protection Strategy

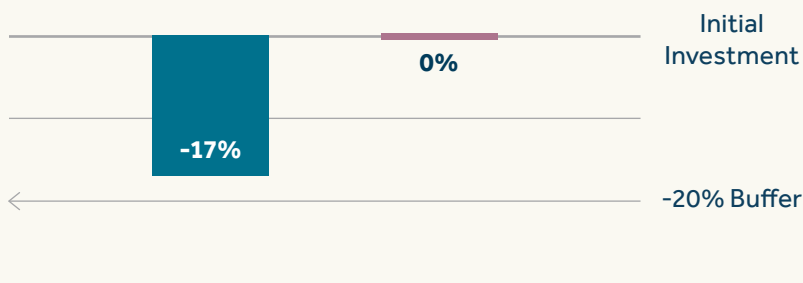
This annuity allows you to select from different levels of index protection, or Buffer⁵ Rates, which can help limit losses due to negative Index Performance on a Strategy's Term End Date.

To understand how the Protection Strategy works, it's important to understand how the Buffer works. This way, you can make sure the selections you make will provide the level of protection that aligns with your risk tolerance.

See how it works:

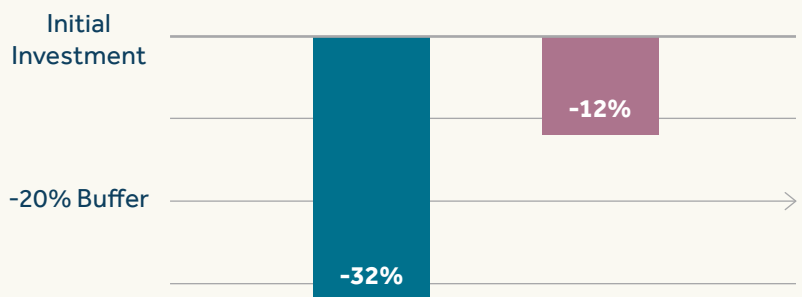
Scenario 1

The 17% index loss is within the -20% Buffer. You are fully protected by the Buffer and have a 0% Strategy Credit Rate.



Scenario 2

The 32% index loss is beyond the -20% Buffer. You are partially protected by the Buffer and have a -12% Strategy Credit Rate.



● Hypothetical index return ● Strategy Credit Rate⁶

⁵ A Buffer is a protection strategy that applies when there is negative Index Performance. At the end of your Strategy Term, if the index has negative performance, you are protected up to the Buffer Rate, meaning you only realize losses that are beyond the Buffer Rate. The Buffer only applies on the Term End Date. Any negative Index Performance beyond the Buffer Rate will reduce the Strategy Value by the Strategy Credit Rate. Other than for a 1-Year Strategy Term, the Buffer Rate is not an annual rate. The rates in the example above are for illustrative purposes only and do not represent the rates within your contract.

⁶ At the end of a Strategy Term, the Strategy Credit Rate is used to determine your Strategy Maturity Value, the Strategy Value on the Term End Date, based on the Index Performance. The Strategy Credit Rate is determined by applying the Buffer Rate to negative index returns, and the Cap Rate or Upside+ Rate, if applicable, to positive index returns. You can see positive index return examples on the next page.

Understanding the Index Crediting Strategies⁷

To understand how Crediting Strategies work, it's important to understand the following key terms. This way, you can make sure the selections you make will provide an amount of growth potential that aligns with your investment objectives.

Cap Rate

At the end of your Strategy Term, if the index has positive performance, you get 100% of that performance, up to your Cap Rate, credited to your contract.

Uncapped

When we declare that there is no Cap Rate, all positive Index Performance at the end of your Strategy Term will be credited.

Examples:

Scenario 1

The 50% index return is within the 60% Cap Rate.

Since the return is within the Cap Rate, your Strategy Credit Rate equals the 50% index return.

Scenario 2

The 50% index return is beyond the 40% Cap Rate.

Your Strategy Credit Rate will equal the 40% Cap Rate.

Scenario 3

The Crediting Strategy is Uncapped. The Upside+ Rate is 110%.

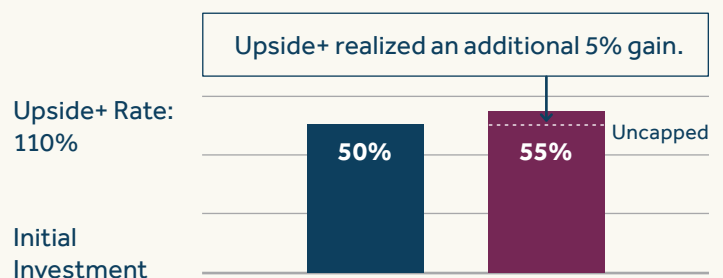
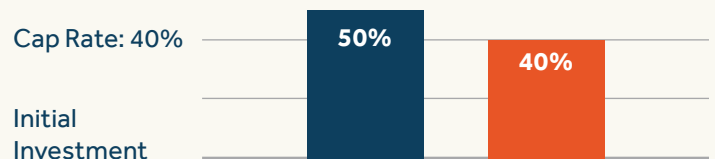
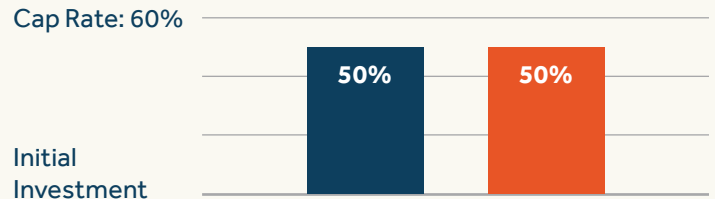
You'll receive a Strategy Credit Rate of 55%, which is the index return of 50%, multiplied by the Upside+ Rate of 110%.

Participation Rate

The percentage applied to the positive Index Performance to calculate interest credited at the end of the Strategy Term. The Participation Rate will be at least 100%, or greater with Upside+.

Upside+

When the Cap Rate is "Uncapped", and a Participation Rate greater than 100% is declared, you will be credited more than any positive Index Performance.



● Hypothetical index return ● Strategy Credit Rate ● Strategy Credit Rate with Upside+

⁷ The Crediting Strategy is applied to positive Index Performance to determine the Strategy Credit Rate on the Term End Date. Cap and Participation Rates will be guaranteed for one Strategy Term. Cap and Participation Rates for renewals may differ from those that apply to newly issued contracts.

Customize your investment

Get started with these steps:

1 Pick a Strategy Term

1, 3, or 6 year time frames

Track the performance of an index for 1, 3, or 6 years.

2 Select a level of protection

-10%, -20%, or -30%

Choosing less protection gives you increased upside potential.

3 Select indices to track

4 indices to choose from⁸

Decide on your investment selection(s) and the percentage of your investment to allocate toward them.

Performance Lock

You can lock in performance prior to the Term End Date with the Performance Lock feature. For more important information on how the Performance Lock feature works, carefully review the Performance Lock flyer and product prospectus.



⁸ A Fixed Rate Strategy (FRS) is also available. See the next page for additional information.

Additional product information at-a-glance

Feature	Details
Access to your money in times of need or illness	Surrender charges may be waived if you are diagnosed with a terminal illness, have extended care needs, or are confined to a nursing home or an assisted living facility. Please see the prospectus for more information about the requirements you must meet and the restrictions that may apply when you make a withdrawal from your annuity in any of these situations. May not be available in all states.
At-issue value	Your contract value on your contract issue date, equal to your single-premium amount.
Death benefit	If you are 76 years or older on the date you signed your application, your death benefit is the Standard Death Benefit, which equals the Contract Value, subject to the FRS Guaranteed Surrender Value, less any premium taxes. If you are younger than 76 years on the date you signed your application, your death benefit is the greater of: <ol style="list-style-type: none"> i. the Standard Death Benefit described above; or ii. the Return of Premium Death Benefit, which equals the premium payment, subject to withdrawal adjustments, which may be more, even significantly more, than the dollar amount withdrawn.
Fixed Rate Strategy (FRS)	The FRS is a 1-year Strategy where the declared annual fixed interest rate is compounded daily using the equivalent daily rate. This declared rate will never be lower than the Minimum Declared Interest Rate shown in the prospectus. On each FRS Term Start Date, we will declare an interest rate for the FRS. This interest rate will apply to the FRS until the Term End Date.
Free withdrawal amount (FWA)	The FWA is equal to 10% of the contract value on the prior contract anniversary each year and is not cumulative. In the first contract year, the FWA is equal to 10% of the single premium. The FWA is reduced by any prior withdrawals taken during the contract year.
FRS Guaranteed Surrender Value	The FRS Guaranteed Surrender Value is the minimum FRS surrender value after any applicable surrender charges have been deducted. The FRS Guaranteed Surrender Value is a percentage of amounts allocated to the FRS, less withdrawals (excluding any surrender charges), accumulated at the minimum nonforfeiture rate, both of which are disclosed in your contract.
Index Strategy Value(s)	<ul style="list-style-type: none"> • On the Term Start Date, your Index Strategy Value equals your allocation to the IPCS. • On the Term End Date, your Index Strategy Value is the Strategy Maturity Value. • On any other day during each Strategy Term, your Index Strategy Value is the Strategy Interim Value.
Strategy Interim Value	The Index Strategy Value on any day during the Strategy Term other than the Term Start Date or Term End Date. It is the value that is available for withdrawals and surrenders from an IPCS, and it is the value you may lock in if you exercise the Performance Lock feature on an IPCS (if available). It will also be used to determine the amount available for annuitization under your contract, the payment of the Standard Death Benefit, or your right to return the contract (unless the return of premium is greater).

Feature	Details																
Strategy Maturity Value	The Strategy Maturity Value is the Strategy Value on the Term End Date.																
Strategy Value	The Strategy Value is the amount used to determine the Contract Value. The Strategy Value is comprised of Index Strategy Value(s) and Fixed Rate Strategy (FRS) Value, if you have allocated any of your investment to the FRS.																
Strategy Value Base	The amount used to determine the Strategy Maturity Value. Each Strategy has a Strategy Value Base. This is the value the Strategy Credit Rate applies to at maturity.																
Surrender charge	6-year schedule: <table border="1" data-bbox="548 449 1448 596"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7+</th> </tr> </thead> <tbody> <tr> <td>Surrender charge percentage</td> <td>8%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7+	Surrender charge percentage	8%	8%	7%	6%	5%	4%	0%
Contract Year	1	2	3	4	5	6	7+										
Surrender charge percentage	8%	8%	7%	6%	5%	4%	0%										
Surrender Value	The amount received upon surrender of the contract. This is equal to the sum of all IPCS Surrender Value(s) and if applicable, the greater of the FRS Surrender Value, or the FRS Guaranteed Surrender Value (GSV). Please refer to the product prospectus for more information.																
Term End Date	This is when a Strategy Term ends, and will be 1, 3, or 6 years after the Term Start Date. If, upon renewal, the Term End Date is not a date when the Index Value is published, the Index Value for that date will be the last published Index Value on the business day before the Term End Date. Use of an earlier Index Value does not change the Term End Date.																
Term Start Date	The Term Start Date is the first day of a Strategy Term. If, upon renewal, the Term Start Date is not a date when the Index Value is published, the Index Value for that date will be the last published Index Value on the business day before the Term Start Date. Use of an earlier Index Value does not change the Term Start Date.																

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Index Protection and Crediting Strategies (IPCSs) are not a permanent part of the contract and may be removed due to circumstances beyond the control of GIAC. These circumstances and the special rules that govern how assets in a discontinued IPCS may be reallocated are outlined in the contract. We will not issue a contract on February 29 in leap years. The contract would be issued on the following business day.

The renewal rates under each Strategy are based on the economic environment at the time renewal rates are declared and may be less favorable than those declared at issue. Renewal rates may be reduced as the contract approaches the end of the surrender charge period.

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