



The Guardian Insurance & Annuity Company, Inc. (GIAC)
The Guardian Life Insurance Company of America (GLIC)
Berkshire Life Insurance Company of America (BLIC)

Income Tax Withholding Election – Annuitized Payments

Regular Mail – Send To:

The Guardian Insurance & Annuity Company, Inc.
Individual Markets, Annuities
P. O. Box 981592
El Paso, TX 79998-1592

Express Mail – Send To:

The Guardian Insurance & Annuity Company, Inc.
Individual Markets, Annuities
5951 Luckett Ct, Bldg A
El Paso, TX 79932

Questions / Customer Service

Call 1-888-GUARDIAN
(1-888-482-7342)
Visit www.guardianlife.com
Fax (610) 807-6083 or (610) 807-7841

Use this form to elect, change or revoke your federal and state income tax withholding election applicable to your annuitized payments from a non-qualified annuity or Individual Retirement Annuity (IRA) contract issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), Berkshire Life Insurance Company of America (BLIC), or The Guardian Life Insurance Company of America (GLIC) (hereafter collectively referred to as "The Company"). **This Income Tax Withholding Election form should be completed by a U.S. person (including U.S. resident aliens) only.** If you are a non-resident alien or foreign person, you must provide an IRS Form W-8 appropriate for your status and note that 30% withholding may apply to your distribution in certain instances.

1. Contract/Owner Information

Contract number

Owner's name

Owner's Social Security/Tax ID #

Joint owner's name

Joint owner's Social Security/Tax ID # (if applicable)

2. Income Tax Withholding Election & Important Tax Notification

Federal income tax law requires that GIAC report taxable payments and apply income tax withholding to the portion of your annuity payment included in income unless you elect not to have federal income tax withholding apply. Federal income tax law requires GIAC to apply wage withholding to the taxable portion of your annuity payments. If no withholding election is affirmatively made below, GIAC will withhold the default wage withholding amount from your annuity payments. Any election you make will remain in effect until you change or revoke it by returning a signed and dated copy of this form with the applicable box checked below. If you revoke your election without making another withholding election, we will withhold federal income tax at the default wage withholding rate.

If you elect not to have withholding apply to the taxable portion of your annuity payments or if you do not have enough federal income tax withheld from these payments, you may be responsible for the payment of estimated tax and/or be subject to estimated tax penalties. A taxable distribution taken before age 59½ may also be subject to a 10% federal penalty tax.

In addition to federal income tax withholding requirements, state income tax, if required, will be withheld from the taxable portion of your payments. State income tax withholding rules vary and are applied based on your state of primary residence. If no percentage is elected for a state that requires mandatory withholding, the default for that state will be withheld. Please consult with a professional tax advisor to discuss your personal tax situation before making, changing or revoking an election.

The primary owner should check the appropriate box(es) below to make their federal and state income tax withholding election. If the contract is jointly owned and you wish to make separate withholding elections, each owner must complete a separate copy of this election form.

Federal Income Tax Withholding

- ☐ A. I elect to have no federal income tax withheld from my annuity payments (do not complete B or C). If an election is made to have no federal income tax withholding, no state withholding will apply unless you are entitled to voluntarily elect it or it is required by the
- ☐ B. I elect to withhold the default wage withholding amount as prescribed by the IRS.
- ☐ C. I will provide a federal tax withholding election by sending a completed IRS Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments, located at IRS.gov. If you do not provide a valid IRS Form W-4P, GIAC will withhold the default wage withholding amount prescribed by the IRS from your annuity payments.

2. Income Tax Withholding Election & Important Tax Notification (continued)

State Income Tax Withholding

For more information on GIAC's standard wage withholding guidelines, contact customer service at 1-888-Guardian (1-888-482-7342). If you have specific questions about your personal tax situation, please consult your tax advisor or refer to your state's department of revenue website.

- ☐ Do not withhold state income tax from each annuity payment unless required by my state.
- ☐ Withhold state income tax from each annuity payment. Enter dollar amount or percentage to be withheld _____
- ☐ Base my withholding on the number of allowances and marital status as follows:
Marital status: ☐ Single ☐ Married ☐ Married, but withhold at a higher single rate
Number of allowances: _____ and I wish to have an additional amount withheld _____.

3. Signatures (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

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 not subject to 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. person (including U.S. resident alien) for tax purposes; and,
- (4) I am not subject to 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 Company, FATCA reporting is only required for certain non-U.S. payees that receive FATCA withholdable payments. You are not required to provide a FATCA exemption code.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

U.S. contract owner signature	Date
U.S. contract joint owner signature (if any)	Date