



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

Annuity Non-Financial Service Request

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 Lockett Ct, Bldg A
El Paso, TX 79932

Questions / Customer Service

Call 1-888-GUARDIAN
(1-888-482-7342)
Email giac_cru@glic.com
Fax (610) 807-6083 or (610) 807-7841

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Use this form to request changes of a non-financial nature **to a single existing annuity contract** issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) or The Guardian Life Insurance Company of America (GLIC) or The Berkshire Life Insurance Company of America (BLIC) (hereafter known as "The Company"). Complete and return pages 1 through 5 along with any additional required documents to one of the addresses listed above.

A separate form must be submitted for each contract number. **IMPORTANT INFORMATION** is provided at the end of this form. Read **General Provisions** and **Detailed Instructions** before requesting any changes.

1. Contract/Owner Information (Required)

Contract number

Print Contract Owner's name

Social Security/Tax ID #

Cell phone

Email address*

Print Joint Contract Owner's name (if applicable)

Social Security/Tax ID #

Cell phone

I prefer to be contacted by: ☐ Phone ☐ Regular Mail ☐ Email*

**If you choose to be contacted by email, this email address will only be used to contact you regarding the processing of this form. If you are enrolled in our eDelivery program this form will not be used to update your email address in the client portal. To change your email address login at guardianlife.com.*

2. Type of Request Check all boxes that apply. Review and complete the sections indicated.

- ☐ Address change* - Sections 5 and 8c ☐ Duplicate contract – Sections 3 and 8c ☐ Beneficiary Change – Sections 7 and 8c
☐ Name change – Sections 4, 8b, and 8c ☐ Ownership Change – Sections 6, 8a, and 8c

* This service request can be made online by logging into My Account Manager at www.guardianlife.com.

3. Duplicate Contract

- ☐ By checking the box I am requesting that The Company issue a duplicate contract bearing the same number as appears in Section 1 and otherwise identical to it. I hereby certify that the contract that appears in the Contract/Owner Information section has been lost or destroyed. In consideration of the issuance of a duplicate contract, by my signature I hereby release The Company from any and all liability under the lost or destroyed contract, which shall be can-celled and of no further effect after the issue of the duplicate contract.

4. Name Change

Attach legal documentation (driver's license, passport, court order, marriage certificate, divorce decree) evidencing a change in the owner's and/or annuitant's legal name.

This name change applies to: ☐ Contract Owner ☐ Joint Contract Owner ☐ Annuitant ☐ Beneficiary

The reason for this change is: ☐ Marriage ☐ Divorce ☐ Other _____

Former name

New name

5. Address Change**5a. Type of change** (check one)

- ☐ Owner's primary residential address
 ☐ Annuitant's primary residential address
 ☐ Alternate temporary mailing address
☐ Owner's mailing address only
 ☐ Annuitant's mailing address only

5b. New primary residential address (Complete to change primary residential address.)

Primary residential address (no P.O. Box)

City

State

Zip

5c. New mailing address (If different from primary residential address.)

Mailing address

City

State

Zip

5d. Alternate temporary mailing address (Complete to temporarily redirect all mail.)

Use **only** to redirect **all** mail from The Company for a specified period of time. Instructions must include month, date, and year. General or open-ended instructions will not be processed.

Mailing address

City

State

Zip

Street address (If mailing address is a P.O. Box)

City

State

Zip

Daytime telephone

If requesting an alternate temporary mailing address, the address is to be used from: _____ to _____.

6. Ownership and/or Joint Ownership Change

- An Ownership change may be a taxable event. The Company recommends that you consult your attorney or tax advisor prior to changing your designations.
- If an owner dies, ownership passes to the named joint owner if living. If a joint owner is not named, ownership passes to the named designated successor owner if living. If the owner outlives the named owners (including joint and successor owners), ownership passes to the owner's estate. The ownership rights may only be exercised jointly by living Joint Owners.
- Changing the Owner or adding a Joint Owner may result in a loss of Joint Life payments benefits.
- If the ownership is changed to a party or parties other than the Owner and/or Secondary Annuitant appointed at issue the contract cannot be continued under the contract continuation provision.
- If applicable, the Guaranteed Lifetime Withdrawal Benefit rider and optional death benefit riders may terminate on the date of an ownership change or assignment of the contract. Certain contracts issued in California may not terminate death benefit under these circumstances. See the prospectus for details Consult a tax attorney for advice before requesting such changes.
- **A clear and valid copy of the New Owner's and Joint Owner's (if any) current ID must be submitted with a request for ownership change along with any required supplemental documentation.**

- ☐ Remove the Owner listed in Section 1.
☐ Remove the Joint Owner listed in Section 1.
☐ Change the Owner and/or Joint Owner listed in Section 1.
☐ Add Joint Owner.

New Owner Information

Owner's Name or Title of Trust*

Social Security/Tax ID #

Date of birth

Primary Residential Address

City

State

Zip

Mailing Address (Required if different from primary residential address)

City

State

Zip

Cell phone

6. Ownership and/or Joint Ownership Change (continued)**New Joint Owner Information**

Joint Owner's Name

Social Security/Tax ID #

Date of birth

Primary Residential Address

City

State

Zip

Mailing Address (Required if different from Primary Residential Address)

City

State

Zip

* Complete Trust Certification form (GIAC customers only)

7. Beneficiary Change (% allocated to primary and contingent beneficiaries must each add up to 100%, or if using fractions, must equal 1)

- Beneficiary designations may have important tax or estate planning effects. The Company recommends that you consult your attorney or tax advisor prior to changing your beneficiary designations.
- By checking the Testamentary Trust check box, I am indicating that a separate trust will to be created in my last will and testament. If an annuitant/contract owner dies without a valid will or if no trust is created within 90 days of the annuitant/contract owner's death, the proceeds of this contract will be paid pursuant to the terms of the contract.
- If Joint Life was elected in the above referenced contract, the surviving Spouse annuitant must be the sole primary beneficiary and may not be changed until a spouse has died, except in the case of divorce. If the owner is a grantor trust, the sole Primary Beneficiary must be the "surviving spousal annuitant" when Joint Life is selected.
 - ☐ Annuitants are now divorced. (Divorce paperwork is required and must be included with this form, unless it has already been submitted to Guardian.)
 - ☐ Attached is a separate sheet, signed and dated by all Owners, listing additional primary beneficiary(ies) and/or contingent beneficiaries.

IMPORTANT NOTICE for Qualified Contract Owners Only: Your contract is subject to required minimum distribution (RMD) rules under Internal Revenue Code (IRC) § 401(a)(9) that restrict the settlement options for certain beneficiaries. If your beneficiary is not an "eligible designated beneficiary" at the time of your death, your beneficiary is required to take distributions within a 10-year period.

If you have any further questions or concerns, you should consult with your tax or legal advisor.

The beneficiary(ies) designation under the contract shall be as follows. All prior designations of beneficiary(ies) and modes of settlement thereunder are revoked.

Primary Beneficiary(ies)

Beneficiary name/address		Whole %	SS# or Tax ID#	Date of birth
☐ Per stirpes ☐ Testamentary trust				
Cell phone	Email address	Relationship to Owner		
Beneficiary name/address		Whole %	SS# or Tax ID#	Date of birth
☐ Per stirpes ☐ Testamentary trust				
Cell phone	Email address	Relationship to Owner		
Beneficiary name/address		Whole %	SS# or Tax ID#	Date of birth
☐ Per stirpes ☐ Testamentary trust				
Cell phone	Email address	Relationship to Owner		
Beneficiary name/address		Whole %	SS# or Tax ID#	Date of birth
☐ Per stirpes ☐ Testamentary trust				
Cell phone	Email address	Relationship to Owner		

7. Beneficiary Change (continued) (% allocated to primary and contingent beneficiaries must each add up to 100%, or if using fractions, must equal 1)**Contingent Beneficiary(ies)**

Beneficiary name/address ☐ Per stirpes ☐ Testamentary trust		Whole %	SS# or Tax ID#	Date of birth
Cell phone	Email address		Relationship to Owner	
Beneficiary name/address ☐ Per stirpes ☐ Testamentary trust		Whole %	SS# or Tax ID#	Date of birth
Cell phone	Email address		Relationship to Owner	
Beneficiary name/address ☐ Per stirpes ☐ Testamentary trust		Whole %	SS# or Tax ID#	Date of birth
Cell phone	Email address		Relationship to Owner	
Beneficiary name/address ☐ Per stirpes ☐ Testamentary trust		Whole %	SS# or Tax ID#	Date of birth
Cell phone	Email address		Relationship to Owner	

8. SIGNATURES (Read this section IN ITS ENTIRETY before signing.)I hereby authorize **The Company** to process the change(s) requested above.

Complete the applicable section for your request.

1. Ownership change (The new owner must complete and sign sections 8a and 8c.)
2. Name change (Complete section 8b and 8c.)

If neither of the above changes are being requested, skip to section 8c.

8a. Ownership change

Relinquishing Contract Owner Signature (if living) X	Date	Relinquishing Joint Contract Owner Signature (if any) X	Date
New Contract Owner Signature (if applicable)* X	Date	New Joint Contract Owner Signature (if any)* X	Date

8b. Name change**SIGNATURE SAMPLE – NAME CHANGE ONLY** (Your signature above must match the signatures on the original application.)

Contract Owner's Former Legal Signature X	Contract Owner's New Legal Signature X
Joint Contract Owner's Former Legal Signature (if any) X	Joint Contract Owner's New Legal Signature (if any) X
Annuitant's Former Legal Signature X	Annuitant's New Legal Signature X

8. SIGNATURES (continued) (Read this section IN ITS ENTIRETY before signing.)

8c. Required signatures

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 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

- B. As a Non-U.S. 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-U.S. Contract Owner signature	Date
Contract Joint Owner signature (if any)	Date

An original Signature Notary Stamp (Notarization) is required when:

- the address of record has changed within the last 45 calendar days;
- The Company believes that verification is necessary to protect all parties.

This space reserved for Signature Notary Stamp (Notarization (if required)).

THIS PAGE FOR YOUR RECORDS . DO NOT RETURN.**GENERAL PROVISIONS**

- Making changes to any contract may subject the owner and other parties affected by the request to state and, if a gift, federal gift taxes and federal income taxes. You are strongly encouraged to consult your tax advisor prior to requesting changes. The Company will not be responsible for any consequences arising from owner requests for change.
- All requests must be sent by the Owner to The Company's Customer Service office in a format satisfactory to The Company.
- Correspondence and checks are sent to the Owner's primary residential address unless a mailing address is indicated.
- Signatures of Owner(s) and Joint Owner(s)(if any) are required for processing.
- The Company may, if it deems necessary, request and rely upon an affidavit by any beneficiary, or upon other written evidence deemed satisfactory to it, relating to the name, marriage, death, Date of birth, address, signature and any other facts by or concerning any owner, annuitant or beneficiary and is released from all liability and responsibility in relying and acting thereon. If this notice is not satisfactory, the right is reserved to The Company to declare a requested change of no binding effect.
- When a request involves a non-natural person(s) The Company reserves the right to request any documentation it deems necessary to evidence certain facts, including, but not limited to whether an entity is duly organized, is empowered to execute documents for ownership of the contract and that those signing have signatory authority.
- Unless The Company deems otherwise, requested changes will take effect when recorded by The Company's Customer Service using the date you signed the request. The change will not apply to any payments made or actions taken by The Company before the request is received.
- All requested changes/authorizations will be effective until written revocation is received by Customer Service, or The Company discontinues any of the privileges, whichever occurs first. In the case of a temporary alternate address, The Company will cease using the temporary address on the date indicated on this form.
- The Company and its affiliates, subsidiaries, employees, and agents do not provide investment or tax 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 to determine any tax consequences.

DETAILED INSTRUCTIONS**ADDRESS CHANGES**

- Confirmation statements can only be sent to one address.
- State tax is based on your primary residential address.

BENEFICIARY CHANGE

- The right to change the beneficiary is reserved to the owner.
- The interest of any beneficiary shall be subordinate to any assignment of the contract received and accepted by The Company, whether the assignment was made before or after the designation of such beneficiary.
- Instructions for distributions of death benefit proceeds must be specific and detailed.
- Unless otherwise provided, if no named beneficiary is living on the date required by the terms of the contract, the Owner (or last surviving Joint Owner) is the beneficiary.
- If the owner(s) dies, the beneficiary(ies) becomes the owner. However, there are certain requirements for distribution of the interest in the entire contract after the death of the owner. These requirements are more fully explained in the contract.

Non-Qualified Contracts

- When there is more than one named Owner, the Owners are considered Joint Owners possessing an undivided interest in the contract. If a Joint Owner dies, and the surviving Joint Owner is an annuitant, ownership passes to the surviving Joint Owner. When that Joint Owner dies, ownership passes to the beneficiary(ies). If no beneficiary is named, ownership passes to the estate of the last surviving Joint Owner. The ownership rights may only be exercised jointly by living Joint Owners.
- If you have elected a Joint Life Annuity and your contract is owned by a revocable grantor trust, changing the trust beneficiary to a person other than the surviving spousal annuitant may result in any benefits bypassing the Contract beneficiary and being paid to the trust.
- If a trustee is designated as a beneficiary and the trust is not in force at the annuitant's death, the proceeds will be paid as though a natural beneficiary had died before the annuitant. The Company will not be responsible for the application, disposition, or use of any payments to or action taken by a trustee and will be fully discharged in making any such payment and relying on any such action.
- For Income Annuities, the Joint Life Payout options on deferred annuities and deferred contracts issued with the Guaranteed Lifetime Withdrawal Benefit Rider, if the owner is a revocable grantor trust, the sole Primary Beneficiary must be "Surviving spousal annuitant" when Joint Life Annuity is selected.
- The Company will not be responsible for any tax consequences arising from the change in beneficiary.
- Contact legal counsel or your financial advisor for information on beneficiary options.

Qualified Contracts

- For Joint Life Income Annuities, Joint Life Payout options on deferred annuities, and deferred contracts issued with the Guaranteed Lifetime Withdrawal Benefit Rider, the Second Annuitant must be the sole Primary Beneficiary. Beneficiary designation changes cannot be made until the first annuitant death.

THIS PAGE FOR YOUR RECORDS . DO NOT RETURN.

GENERAL PROVISIONS

OWNERSHIP CHANGE

- Federal law requires all financial institutions to obtain and record information that identifies each person who applies for or is designated as an owner of an individual annuity. To meet this requirement The Company asks for name, social security number, street address, Date of birth and other information to verify identity. Failure to provide this information may result in a processing delay or denial of transaction requests.
- All non-qualified annuity contracts issued to, or where ownership is changed to, the same contract owner in the same calendar year are considered one annuity contract based on IRS aggregation rules for tax reporting.
- Requests for change of owner must be submitted prior to the Annuity Commencement Date (ACD)(the date annuity payments begin). The change will not apply to any payments made or actions taken by The Company before the request is received.
- Ownership may not be transferred to a minor.
- A clear copy of current government issued identification that matches the primary residential or mailing address must be submitted with a request for a change of owner or joint owner. **A street address is required**, even if your mailing address is a P.O. Box.
- When requesting a change of owner, the current beneficiary designation will remain in effect unless changed by the new owner(s).
- **GIAC Customers Only:** If the owner of a non-qualified contract is a trust, GIAC's Trust Certification form or Non-Natural Owner Acknowledgement form must be completed and returned with current, valid government issued identification for each trustee.

SIGNATURE

- This form must be signed by the owner and joint owner (if any) or the trustees.
- If this contract is owned by a non-natural owner, only the individual(s) designated by the entity on the appropriate form(s) has the authority to exercise the rights of contract ownership and are authorized to sign this form on behalf of the entity.