

SERFF Tracking Number: GARD-126866639 State: Arkansas  
 Filing Company: The Guardian Insurance & Annuity Company State Tracking Number: 47162  
 Inc.  
 Company Tracking Number: 10-GLWB DCA  
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
 Product Name: GLWB DCA Endorsement  
 Project Name/Number: GLWB DCA Endorsement/10-GLWB DCA

## Filing at a Glance

Company: The Guardian Insurance & Annuity Company Inc.

Product Name: GLWB DCA Endorsement SERFF Tr Num: GARD-126866639 State: Arkansas  
 TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 47162  
 Variable Closed  
 Sub-TOI: A03I.002 Flexible Premium Co Tr Num: 10-GLWB DCA State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Linda Bird  
 Authors: Lisa Capella, Peter Disposition Date: 11/01/2010  
 Diggins, John Monahan, Kathleen  
 Tobin  
 Date Submitted: 10/28/2010 Disposition Status: Approved-Closed  
 Implementation Date Requested: Implementation Date:

State Filing Description:

## General Information

Project Name: GLWB DCA Endorsement Status of Filing in Domicile: Pending  
 Project Number: 10-GLWB DCA Date Approved in Domicile:  
 Requested Filing Mode: Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Group Market Size:  
 Overall Rate Impact: Group Market Type:  
 Filing Status Changed: 11/01/2010 Explanation for Other Group Market Type:  
 State Status Changed: 11/01/2010  
 Deemer Date: Created By: Lisa Capella  
 Submitted By: Peter Diggins Corresponding Filing Tracking Number:  
 Filing Description:  
 Re: The Guardian Insurance & Annuity Company, Inc. (GIAC)  
 Form 10-GLWB DCA, GLWB Dollar Cost Averaging (GLWB DCA)  
 NAIC NO.: 429-78778 FEIN: 13-2656036

Enclosed for your review and approval is the above referenced form. This endorsement is not replacing any previously



SERFF Tracking Number: GARD-126866639 State: Arkansas  
 Filing Company: The Guardian Insurance & Annuity Company State Tracking Number: 47162  
 Inc.  
 Company Tracking Number: 10-GLWB DCA  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
 Product Name: GLWB DCA Endorsement  
 Project Name/Number: GLWB DCA Endorsement/10-GLWB DCA  
 The Guardian Insurance & Annuity Company CoCode: 78778 State of Domicile: Delaware  
 Inc.  
 7 Hanover Square Group Code: 429 Company Type:  
 New York, NY 10004 Group Name: State ID Number:  
 (212) 598-8000 ext. [Phone] FEIN Number: 13-2656036  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: Fee in DE (our state of domicile) is \$50 per form  
 1 form x \$50 = \$50  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Insurance & Annuity Company Inc.	\$50.00	10/28/2010	41281257

SERFF Tracking Number: GARD-126866639 State: Arkansas  
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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: GLWB DCA Endorsement  
Project Name/Number: GLWB DCA Endorsement/10-GLWB DCA

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/01/2010	11/01/2010

SERFF Tracking Number: GARD-126866639 State: Arkansas  
Filing Company: The Guardian Insurance & Annuity Company State Tracking Number: 47162  
Inc.  
Company Tracking Number: 10-GLWB DCA  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: GLWB DCA Endorsement  
Project Name/Number: GLWB DCA Endorsement/10-GLWB DCA

## Disposition

Disposition Date: 11/01/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GARD-126866639 State: Arkansas  
 Filing Company: The Guardian Insurance & Annuity Company State Tracking Number: 47162  
 Inc.  
 Company Tracking Number: 10-GLWB DCA  
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
 Product Name: GLWB DCA Endorsement  
 Project Name/Number: GLWB DCA Endorsement/10-GLWB DCA

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	GLWB DOLLAR COST AVERAGING ENDORSEMENT		Yes

SERFF Tracking Number: GARD-126866639 State: Arkansas  
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 Inc.  
 Company Tracking Number: 10-GLWB DCA  
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
 Product Name: GLWB DCA Endorsement  
 Project Name/Number: GLWB DCA Endorsement/10-GLWB DCA

## Form Schedule

Lead Form Number: 10-GLWB DCA

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	10-GLWB DCA	Policy/Contract	GLWB DOLLAR COST AVERAGING ENDORSEMENT Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	10-GLWB DCA.pdf

# ENDORSEMENT

## GLWB DOLLAR COST AVERAGING (GLWB DCA)

### SPECIFICATIONS

**Minimum Guaranteed Effective Annual Interest Rate** [1.1%]

#### GLWB DCA Transfer Schedule

Monthly Contract Anniversary from Issue Date	Percentage of GLWB DCA Account transferred
[1	33 <sup>1</sup> / <sub>3</sub> %
2	50%
3	100%]

This endorsement is attached to and made part of the Basic Contract and is subject to all of the applicable provisions of the Basic Contract. In the case of any conflict between the provisions of the Basic Contract and this endorsement, the provisions of this endorsement will control. This endorsement is available as of the Issue Date of the Basic Contract and may not be elected after the Issue Date.

Terms used in this endorsement that are not described below have the meaning ascribed in the Basic Contract to which this endorsement is attached.

### DEFINITIONS

**Monthly Contract Anniversary** - The same date of each calendar month as the Issue Date of the Basic Contract or the last day of a calendar month, if earlier. If a Monthly Contract Anniversary is not also a Valuation Date, for the purposes of this endorsement the Monthly Contract Anniversary will be the next following Valuation Date.

**GLWB DCA Account** - The GLWB DCA Account is part of the general account of The Guardian Insurance & Annuity Company, Inc. (GIAC). If a Guaranteed Lifetime Withdrawal Benefit (GLWB) rider is attached to the Basic Contract, you may also elect to allocate all of the initial Net Premium to the GLWB DCA Account as of the Issue Date of the Basic Contract.

#### GLWB DCA Transfer

On each Monthly Contract Anniversary specified in the GLWB DCA Transfer Schedule shown in the Specifications section above, we will automatically transfer amounts as indicated in the GLWB DCA Transfer Schedule from the GLWB DCA Account to the then current GLWB allocation model in accordance with your allocation instructions.

Any subsequent Net Premium received while this endorsement is in effect will be applied to the GLWB DCA Account. Transfers out of the GLWB DCA Account will be on a first-in-first-out basis, that is transfers are deemed to come first from the oldest Net Premium and any interest attributable to that Net Premium.

You may, at any time this endorsement is in effect, request that all amounts in the GLWB DCA Account be transferred out of the GLWB DCA Account to the then current GLWB allocation model in accordance with your allocation instructions. If such a request is made, this endorsement will terminate. Any Net Premiums received on or after the date this endorsement has terminated and all amounts have been distributed from the GLWB DCA Account will be allocated to the GLWB allocation model in accordance with your then current allocation instructions.

**Interest Crediting**

We will credit interest on amounts allocated to the GLWB DCA Account daily at the Minimum Guaranteed Effective Annual Interest Rate shown in the Specifications section of this endorsement. At our discretion, we may credit interest at a rate in excess of the Minimum Guaranteed Effective Annual Interest Rate. Net Premiums allocated to the GLWB DCA Account will earn interest at the greater of the then current interest rate that we are crediting to new allocations to GLWB DCA Accounts on the applicable Valuation Date or the Minimum Guaranteed Effective Annual Interest Rate. Such interest rate will be credited until those amounts are transferred out of the GLWB DCA Account.

We may declare different interest rates in excess of the Minimum Guaranteed Effective Annual Interest Rate depending on when premium payments are received. This means that amounts allocated to the GLWB DCA Account on any designated Valuation Date may be credited with a different rate of interest than the rate previously credited to Net Premiums allocated to the GLWB DCA Account on any other Valuation Date. You bear the risk that no interest in excess of the Minimum Guaranteed Effective Annual Interest Rate will be credited.

**Termination**

This endorsement will terminate on the Valuation Date that all amounts have been transferred out of the GLWB DCA Account or, if earlier, on:

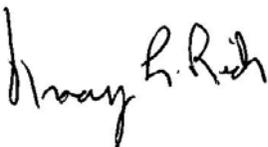
- the Annuity Commencement Date; or
- the date the Basic Contract is surrendered or terminated.

If this endorsement terminates prior to all amounts being transferred out of the GLWB DCA Account, the remaining amount will be immediately allocated to the then current GLWB allocation model in accordance with your allocation instructions.

**Effective Date**

The effective date of this endorsement is the Issue Date of the Basic Contract.

**The Guardian Insurance & Annuity Company, Inc.**

  
Secretary

SERFF Tracking Number: GARD-126866639 State: Arkansas  
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Inc.  
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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: GLWB DCA Endorsement  
Project Name/Number: GLWB DCA Endorsement/10-GLWB DCA

## Supporting Document Schedules

Item Status:

Status

Date:

**Satisfied - Item:** Flesch Certification

**Comments:**

Flesch certification not required for this variable filing.

Certificate of compliance w/ regs. 19 and 49 are attached.

**Attachment:**

Certificate of Compliance.pdf

Item Status:

Status

Date:

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachment:**

Statement of Variable Material for Form 10-GLWB DCA.pdf



**Certificate of Compliance with Arkansas  
Rules and Regulations 19 and 49**

Insurer: The Guardian Insurance & Annuity Company, Inc.

Form Number(s): 10-GLWB DCA

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rules and Regulations 19 and 49.

\_\_\_\_\_  
Signature of Company Officer

Name: Pete Diggins

Title: Director, Individual Life Compliance

Date: October 21, 2010

# The Guardian Insurance & Annuity Company, Inc.

## Statement of Variable Material for Filing of Form 10-GLWB DCA\*

\*NOTE: This document will refer to the form number shown above, which is the generic form number for this product. In many states, a different form number will apply using the state's postal abbreviation as a suffix to the form number.

Our submission of endorsement 10-GLWB DCA to your state for approval includes a number of areas in the form that have been bracketed as variable. With your Department's consent, we intend to treat these variable fields as information that can vary, without requiring the form to be re-approved by your state.

Variable	Description	Range of Data, if applicable, or explanation of data
Variable 1	Minimum Guaranteed Annual Effective Interest Rate	<p>This is the minimum guaranteed interest rate that applies to the GLWB DCA account. It is calculated as follows:</p> <p>The rate is set on the Issue Date and is guaranteed not to change for the life of the endorsement. The company determines the rate 4 times per calendar year: January 1, April 1, July 1 and October 1.</p> <p>The minimum rate set on:</p> <p>1/1 will apply contracts issued between 1/1 and 3/31,            4/1 rate will apply to contracts issued between 4/1-6/30            7/1 rate will apply to contracts issued between 7/1 to 9/30            10/1 rate will apply to contracts issued between 10/1 and 12/31</p> <p>The minimum rate is calculated as follows:</p> <ul style="list-style-type: none"> <li>• the average of the five-year Constant Maturity Treasury Rate for each day that is reported by the Federal Reserve during the month of :               <ul style="list-style-type: none"> <li>November for the rate set on January 1</li> <li>February for the rate set on April 1</li> <li>May for the rate set on July 1</li> <li>August for the rate set on October 1</li> </ul>               rounded to the nearest 1/20<sup>th</sup> of one percent; less             </li> <li>• 1.25%;</li> </ul> <p>This rate is not to exceed 3% or be less than 1%.</p> <p>Therefore, the range of values is 1%-3%.</p>
Variable 2	Monthly Contract Anniversaries	<p>These are the monthly contract anniversaries on which money will be transferred out of the GLWB DCA Account to the allocation options. The number of contract anniversaries can be from 2-9. However, currently there will be 3 monthly contract anniversaries on which funds are transferred.</p>
Variable 3	Transfer Percentage	<p>This is the percentage of the GLWB DCA Account that will be transferred out of the account on a particular monthly contract anniversary. Currently we will transfer 33 1/3 on the first monthly anniversary, 50% on the second monthly anniversary and 100% on the third monthly anniversary.</p>
Variable 4	Officer signature	<p>This is the signature of the Secretary of GIAC. If the company officer changes, the signature of the new officer will appear in this field.</p>

# ENDORSEMENT

## GLWB DOLLAR COST AVERAGING (GLWB DCA)

### SPECIFICATIONS

**Minimum Guaranteed Effective Annual Interest Rate** [Variable 1]

#### GLWB DCA Transfer Schedule

Monthly Contract Anniversary from Issue Date	Percentage of GLWB DCA Account transferred
[Variable 2]	[Variable 3]
[Variable 2]	[Variable 3]
[Variable 2]	[Variable 3]

This endorsement is attached to and made part of the Basic Contract and is subject to all of the applicable provisions of the Basic Contract. In the case of any conflict between the provisions of the Basic Contract and this endorsement, the provisions of this endorsement will control. This endorsement is available as of the Issue Date of the Basic Contract and may not be elected after the Issue Date.

Terms used in this endorsement that are not described below have the meaning ascribed in the Basic Contract to which this endorsement is attached.

### DEFINITIONS

**Monthly Contract Anniversary** - The same date of each calendar month as the Issue Date of the Basic Contract or the last day of a calendar month, if earlier. If a Monthly Contract Anniversary is not also a Valuation Date, for the purposes of this endorsement the Monthly Contract Anniversary will be the next following Valuation Date.

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#### GLWB DCA Transfer

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Any subsequent Net Premium received while this endorsement is in effect will be applied to the GLWB DCA Account. Transfers out of the GLWB DCA Account will be on a first-in-first-out basis, that is transfers are deemed to come first from the oldest Net Premium and any interest attributable to that Net Premium.

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**Interest Crediting**

We will credit interest on amounts allocated to the GLWB DCA Account daily at the Minimum Guaranteed Effective Annual Interest Rate shown in the Specifications section of this endorsement. At our discretion, we may credit interest at a rate in excess of the Minimum Guaranteed Effective Annual Interest Rate. Net Premiums allocated to the GLWB DCA Account will earn interest at the greater of the then current interest rate that we are crediting to new allocations to GLWB DCA Accounts on the applicable Valuation Date or the Minimum Guaranteed Effective Annual Interest Rate. Such interest rate will be credited until those amounts are transferred out of the GLWB DCA Account.

We may declare different interest rates in excess of the Minimum Guaranteed Effective Annual Interest Rate depending on when premium payments are received. This means that amounts allocated to the GLWB DCA Account on any designated Valuation Date may be credited with a different rate of interest than the rate previously credited to Net Premiums allocated to the GLWB DCA Account on any other Valuation Date. You bear the risk that no interest in excess of the Minimum Guaranteed Effective Annual Interest Rate will be credited.

**Termination**

This endorsement will terminate on the Valuation Date that all amounts have been transferred out of the GLWB DCA Account or, if earlier, on:

- the Annuity Commencement Date; or
- the date the Basic Contract is surrendered or terminated.

If this endorsement terminates prior to all amounts being transferred out of the GLWB DCA Account, the remaining amount will be immediately allocated to the then current GLWB allocation model in accordance with your allocation instructions.

**Effective Date**

The effective date of this endorsement is the Issue Date of the Basic Contract.

**The Guardian Insurance & Annuity Company, Inc.**

[VARIABLE 4]

**Secretary**