

SERFF Tracking Number: GARD-128339619 State: Arkansas
Filing Company: The Guardian Insurance & Annuity Company Inc. State Tracking Number:
Company Tracking Number: 12-ACD
TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable Sub-TOI: A02.11.002 Flexible Premium
Product Name: Annuity Commencement Date Endorsement
Project Name/Number: Annuity Commencement Date Endorsement/12-ACD

Filing at a Glance

Company: The Guardian Insurance & Annuity Company Inc.

Product Name: Annuity Commencement Date Endorsement SERFF Tr Num: GARD-128339619 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: 12-ACD State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Disposition Date: 06/05/2012

Authors: Lisa Capella, Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Monica Wilson, Kathleen Tobin
Date Submitted: 05/30/2012

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Commencement Date Endorsement

Project Number: 12-ACD

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Kathleen Tobin

Filing Description:

The Guardian Insurance & Annuity Company, Inc. (GIAC)

Annuity Commencement Date Endorsement

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/05/2012

State Status Changed: 06/05/2012

Created By: Lisa Capella

Corresponding Filing Tracking Number:

Enclosed for your review and approval is a new endorsement.

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This endorsement will modify our in force annuity contracts which have not begun annuity payments, (see Appendix A for a list of the affected contracts) so that references in those contracts to the latest date on which they can start receiving annuity payments (i.e. annuity commencement date, maturity date or retirement date) is extended to the contract anniversary following the annuitant's 100th birthday.

Since our in force contracts contain earlier annuity commencement dates, this endorsement will be an enhancement to the existing contracts and will allow contract owners greater flexibility as to when to start receiving annuity payments.

These forms will be laser emitted or pre-printed with language identical to that approved by the Department. GIAC reserves the right to change the duplex printing, line location of sentences and words and the type font (but not the point size) of pages and forms without submitting them for approval.

Any other applicable certifications and fees, if required, are included.

I hope this information is satisfactory and that we may receive your Department's approval of this submission at your earliest convenience. If you have any questions or concerns over this submission, please feel free to contact me at (212) 598-7436 or via SERFF.

Sincerely,

Peter Diggins
Director, Product Filings and Compliance
State Narrative:

Company and Contact

Filing Contact Information

Lisa Capella, Specialist lcapella@glic.com
7 Hanover Square 212-598-1321 [Phone]
New York, NY 10004 212-919-2592 [FAX]

Filing Company Information

The Guardian Insurance & Annuity Company CoCode: 78778 State of Domicile: Delaware
Inc.
7 Hanover Square Group Code: 429 Company Type:

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 New York, NY 10004 Group Name: State ID Number:
 (212) 598-8000 ext. [Phone] FEIN Number: 13-2656036

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Insurance & Annuity Company Inc.	\$50.00	05/30/2012	59513962

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/05/2012	06/05/2012

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Disposition

Disposition Date: 06/05/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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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	Appendix A		Yes
Form	Annuity Commencement Date Endorsement		Yes

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Form Schedule

Lead Form Number: 12-ACD

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	12-ACD	Policy/Cont Annuity ract/Fratern Commencement al Date Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.100	12-ACD.pdf

ENDORSEMENT

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, the provisions of this endorsement will control.

Terms that are not defined below have the meanings designated in the Basic Contract.

Basic Contract is defined as the contract to which this endorsement is attached excluding any additional benefit riders or endorsements.

Any mention in the Basic Contract to the latest date that can be designated as the Annuity Commencement Date (also may be referred to in the Basic Contract as Maturity Date or Retirement Date) is hereby revised to indicate that such date is the contract anniversary following the Annuitant's 100th birthday. A later date may be agreed to by The Guardian Insurance & Annuity Company, Inc.

The Guardian Insurance & Annuity Company, Inc.



Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
Readability Certification.pdf		
Certificate of Compliance with Rule 19 and 49.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: not applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Appendix A		
Comments:		
Attachment:		
AR Appendix.pdf		



STATE OF ARKANSAS

The Guardian Insurance & Annuity Company, Inc. hereby certifies that the enclosed form has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Title</u>	<u>Form Number</u>	<u>Flesch Score</u>
Annuity Commencement Date Endorsement	12-ACD	51.1*

* The following defined terms were removed for purposes of scoring: Basic Contract, Annuity Commencement Date, Maturity Date, Retirement Date and The Guardian Insurance & Annuity Company, Inc.

This form(s) is printed, except for specification pages, schedules and tables, in not less than ten point type, one point leaded.

Pete Diggins
Director, Individual Life – Product Filings and Compliance
Date: May 21, 2012



**Certificate of Compliance with
Arkansas Rule and Regulation 19 and 49**

Insurer: **The Guardian Insurance and Annuity Company Inc.**

Form
Number(s): 12-ACD

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

Signature of Company Officer

Pete Diggins

Name

Director – Individual Life Product Filings and
Compliance

Title

May 17, 2012

Date

State of Arkansas

Form Number	Form Description	Approval Date/ DOI File Number
IFA-2010 and IFA-2010SN	Individual Single Premium Deferred Annuity Contract	8/31/95
IFA-2011 and IFA-2011SN	Individual Single Premium Deferred Annuity Contract	1/11/02
10-IFA	Individual Single Premium Deferred Fixed Annuity Contract	1/5/10
IVA-2020 and IVA-2020SN	Individual Flexible Premium Deferred Variable Annuity Contract	1/7/97
IVA-2040 and IVA-2040SN	Individual Flexible Premium Deferred Variable Annuity Contract	1/7/97
IVA-2050 and IVA-2050SN	Individual Flexible Premium Deferred Variable Annuity Contract	6/19/02
IVA-2060 and IVA 2060SN	Individual Flexible Premium Deferred Variable Annuity Contract	6/19/02
IVA-2070 AR and IVA-2070SN AR	Individual Flexible Premium Deferred Variable Annuity Contract	11/10/04
IVA 2004	Individual Deferred Variable Annuity Contract-Single Premium	11/19/87
IVA 2005	Individual Deferred Variable Annuity Contract-Flexible Premium	11/19/87
IVA 2006	Individual Deferred Variable Annuity Contract-Single Premium	11/19/87
IVA 2007	Individual Deferred Variable Annuity Contract-Flexible Premium	11/19/87
IVA 2008 and IVA 2008SN	Individual Deferred Variable Annuity Contract-Providing for a Single Premium Payment or Flexible Premium Payments	11/1/89
IVA 2009 and IVA 2009SN	Individual Single Premium Deferred Variable Annuity Contract	2/2/93; 3/22/93
09-IVA	Individual Flexible Premium Deferred Variable Annuity Contract	11/12/08