

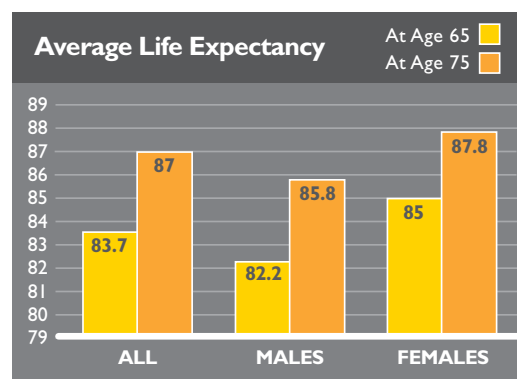
GUARDIAN®

If history is any guide, the only constant is change. And with the recent volatility in the markets, many investors are reassessing their plans to make sure they are prepared for the retirement they aspire to have. It's more important than ever to be aware of the realities that retirees are facing today in order to move forward and plan for the future:

Longer, Healthier Lifestyles

Thanks to better health care and ever-evolving technology, Americans are leading longer and healthier lives in their retirement years. In fact, you may spend as much time in retirement as you've spent preparing for it (see the chart on the right).

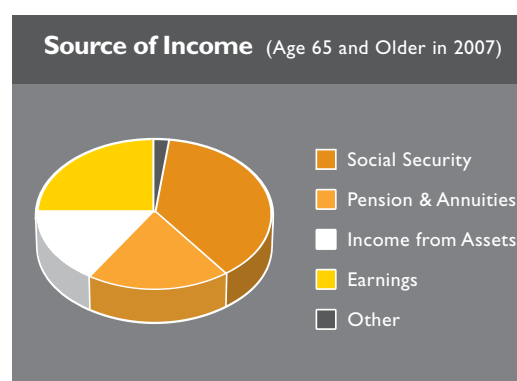
Chart Source: Centers for Disease Control, "Life Expectancy at Birth, at 65 and 75 Years of Age by Race and Sex" (Table 26). *Health, United States 2008*.



Being Prepared

In 2007, Social Security was the largest source of income for those surveyed, age 65 and older, as the chart to the right shows. But, based on the 2009 Retirement Confidence Survey, 67% of active workers are *not too* or *not at all* confident that Social Security will continue to provide benefits of at least equal value to the benefits that retirees receive today. Hence, investors are recognizing that they may have to rely more on personal assets than ever before.

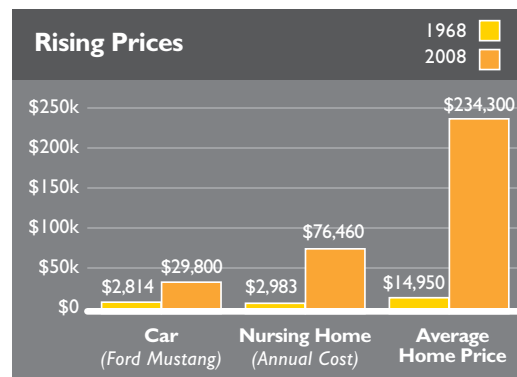
Chart Sources: *Sources of Income for Those Age 65 and Over in 2007*, Employee Benefit Research Institute, EBRI Notes, May 2009, Vol. 30, No. 5, 2009 Retirement Confidence Survey (RCS) Fact Sheet, *Attitudes about Social Security and Medicare*, Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1992–2009 Retirement Confidence Surveys.



Effect of Inflation

As you can see from the chart at right, over the past 40 years prices have risen and the dollar has purchased less and less over time. And if we assume that this pattern of inflation will continue, then it is necessary to have an investment plan that helps you to be more prepared for rising prices.

Chart Sources: Ford Motor Company; Elderweb; U.S. Census Bureau (Average Home Price).



The Guardian Investor Variable AnnuitiesSM are issued by The Guardian Insurance & Annuity Company, Inc. (GIAC) — a subsidiary of The Guardian Life Insurance Company of America (Guardian). All variable annuity guarantees, including annuity payments, death benefits and any optional living benefits, are backed exclusively by the strength and claims-paying ability of the subsidiary rather than by Guardian.

What should you consider to be prepared?

Variable Annuities from The Guardian Insurance & Annuity Company

In these trying times—when you may be seeking financial products and services to anchor your financial future—you want to know where you can turn with confidence.

You may be hoping to find a financial institution that's remained solid despite market conditions *and* is well-positioned to weather economic difficulties that lie ahead.

And, among the investment choices you may be considering, variable annuities may hold significant appeal. Variable annuities are long-term financial products designed for retirement planning, offering an opportunity to accumulate tax-deferred assets over time and then to receive guaranteed payments for life. While investing is always subject to the inherent risks of the securities markets, variable annuities from The Guardian Insurance & Annuity Company can help instill the *confidence* you may seek because they offer a number of key advantages:

A A Heritage of Strength and Commitment

B Prominent Fund Managers

C Predictable, Reliable Guarantees and More...



A Heritage of Strength and Commitment

A 150-Year Tradition

The Guardian Life Insurance Company of America (Guardian) has been consistently meeting its financial obligations and delivering on its promises to policyholders since 1860. This heritage of stability and dependability continues on through Guardian and its subsidiary The Guardian Insurance & Annuity Company, Inc. (GIAC). GIAC issues The Guardian Investor Variable Annuities, and all variable annuity guarantees, including annuity payments, death benefits and any optional living benefits, are backed exclusively by the strength and claims-paying ability of GIAC.

“Mutual” Behavior

Our strong financial profile is no accident. It’s a product of our mission to operate for the benefit of policyholders rather than outside stockholders and to always favor long-term stability over short-term profits. The result has been solid historical financial performance.

Exemplary Financial Ratings

Both Guardian and GIAC have continued to receive high ratings for their capacity to meet financial obligations from the four major rating agencies (see chart at left). And this is where it starts in your quest to find the right investment: You have to find the right company, with the right foundation, and GIAC is one you should consider.

Please note that strength and claims-paying ability ratings apply only to GIAC’s ability to pay guarantees of principal and interest as well as annuity payments on fixed annuities and to fulfill guarantees such as annuity payments and death benefit and living benefit provisions offered on its variable annuities. These ratings do not apply to the investment performance of the variable investment options offered in The Guardian Investor Variable Annuities. Ratings are subject to change.

Ratings as of March 31, 2010

- ▶ A.M. Best Company
A++: Superior
(the highest of 16 ratings)
- ▶ Fitch Ratings
AA+: Very Strong
(2nd highest of 24 ratings)
- ▶ Moody’s Investors
Service
Aa2: Excellent
(3rd highest of 21 ratings)
- ▶ Standard & Poor’s
AA+: Very Strong
(2nd highest of 20 ratings)

B Prominent Fund Managers

One way many investors seek to accumulate assets is by investing in a mix of stocks, fixed income instruments (such as bonds) and other asset classes. The Guardian Investor Variable Annuities offer investment options from a broad selection of well-known investment fund managers, giving you the potential to accumulate financial resources for retirement.

Well-Known Names

When it comes to investment management firms, many investors want leading fund companies with names they recognize . . . names that stand for experience, expertise and proven results. Of course, past performance is not a guarantee of future results.

Carefully Researched and Selected

Names are important, but they're not enough. That's why GIAC utilizes a rigorous, hands-on five-step evaluation/selection process that encompasses quantitative and qualitative analysis, including direct interviews of key fund company professionals to select the over 50 investment options available to you. Our goal is to identify the firms and individual funds that we believe will deliver results consistent with our long-term approach.

The bottom line: The Guardian Investor Variable Annuities offer a carefully selected, well-diversified lineup that includes some of the nation's most prominent investment management firms.

It should be noted that, although the insurance features of The Guardian Investor Variable Annuities are guaranteed by The Guardian Insurance & Annuity Company, Inc. (GIAC), the variable investment options within the annuities are not guaranteed and are subject to the inherent risks of investing in securities. Also, keep in mind that variable annuities are long-term investment vehicles that involve certain risks, including the possible loss of the principal amount invested. The investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than the original cost.



Predictable, Reliable Guarantees and More...

If you're like many investors, the ups and downs of the investment markets probably make you very uncomfortable. Even though you may understand that investment volatility is a natural by-product of the investment process, it can be unnerving to see your retirement savings lose value during a market decline. Here's where variable annuities could help.

Why Variable Annuities?

Not only do variable annuities give you the opportunity for tax-deferred investment growth, they also offer death benefits and annuity payout options, as well as optional living benefits. One living benefit that is available with The Guardian Investor Variable Annuities is the optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider (for an additional fee). The GLWB provides a specified stream of withdrawal opportunities each contract year that are...

Locked in from Day One

You will know on day one the minimum amount of your annual guaranteed withdrawal opportunity.



No Matter How Your Investments Perform

If the stock market falls, your guaranteed annual withdrawal amount (GWA) will not decrease as long as you don't withdraw more than the guaranteed annual amount in any contract year. Of course, if your variable investment options experience positive returns, your guaranteed withdrawal balance (GWB) has the potential to grow. For example, if on any contract anniversary, your variable annuity contract value is higher than your current guaranteed withdrawal balance, your GWB will automatically increase to equal your contract value. These increases are referred to as annual step-ups. Annual step-ups can continue until the contract anniversary immediately prior to your (or, if earlier, your covered spouse's) 90th birthday.

No Matter How Long You Live

Even if you live to age 100 or beyond, you will have the opportunity to receive annual payments equal to the guaranteed withdrawal amount—again, assuming that your withdrawals haven’t exceeded the guaranteed annual amount in any contract year.

Continued Growth Potential

With the GLWB, you are required to invest in one of three investment models (Aggressive—80% stocks / 20% bonds, Moderate—60% stocks / 40% bonds, and Conservative—40% stocks / 60% bonds), and while you are taking the guaranteed annual withdrawals, any remaining contract value will remain fully invested in the investment model you selected, giving you the potential for continued asset growth.

Your Lifetime Withdrawal Percentage

Based on Your Age When You Start Taking Withdrawals Your guaranteed *lifetime withdrawal percentage* (LWP) is determined by your age at the time you take your first withdrawal.

So if you know when you will begin taking withdrawals, you also know what your withdrawal percentage will be *at that time* . . . and for the rest of your life.

**Lifetime
Withdrawal
Percentage**



Age When Withdrawals Begin	Lifetime Withdrawal Percentage
59 & under	3%
60-64	4%
65-79	5%
80+	6%

Excess withdrawals are withdrawals that cause the total withdrawals during a particular contract year to exceed the GWA. Excess withdrawals can have a material adverse impact on the GLWB, GWA and other GLWB benefits. (See “The Adverse Effects of ‘Excess’ Withdrawals” on page 12.)

Withdrawals of taxable amounts will be subject to ordinary income tax and possible mandatory federal income tax withholding. If taken prior to age 59½, a 10% IRS penalty may also apply.

Withdrawals affect the variable annuity’s death benefit, cash surrender value and any living benefit and may also be subject to a contingent deferred sales charge (CDSC). Withdrawals that do not exceed the guaranteed withdrawal amount in a contract year will not be assessed a CDSC.

GLWB Options to Choose From

Individuals have specific time frames when they'll need to begin taking withdrawals during retirement. With The Guardian Investor Variable Annuities, you'll have three GLWB options to choose from. Each of these options includes opportunities to increase your guaranteed withdrawal balance (GWB), which gives you the potential to increase the size of your guaranteed annual withdrawals. Initially, your GWB is equal to the premiums you pay. Thereafter your GWB has the potential to increase due to positive investment performance.

Your GWB will not decrease due to poor investment performance as long as your annual contract year withdrawals never exceed the guaranteed withdrawal amount (GWA). To determine your initial GWA, your GWB is multiplied by your lifetime withdrawal percentage (which is based on the age you take your first withdrawal); the more your GWB grows, the higher your GWA has the potential to grow. (The GWB is only used to calculate the GWA and cannot be surrendered as a cash value.)

1

Guardian Target NowSM

Designed for an individual or couple who intend to start taking withdrawals immediately or within a few years after purchasing their Guardian Investor Variable Annuity. Your guaranteed withdrawal amount has the potential to grow by annual step-ups to contract value (described on page 5). Annual Fees: *Single*—0.80% of Adjusted GWB (maximum 1.00%); *Spousal*—0.90% (maximum 2.00%).

2

Guardian Target 200SM

Designed for an individual or couple who intend to delay taking withdrawals long enough to realize the benefits of the Target 200 guarantee, which can keep growing through the 10th contract year regardless of investment performance. With this option your guaranteed withdrawal amount can grow in three ways: by annual step-ups to contract value, the 7% annual minimum guarantee, and/or the 200% cumulative guarantee.* Annual Fees: *Single*—1.10% of Adjusted GWB (maximum 2.50%); *Spousal*—1.30% (maximum 3.50%).

3

Guardian Target 300SM

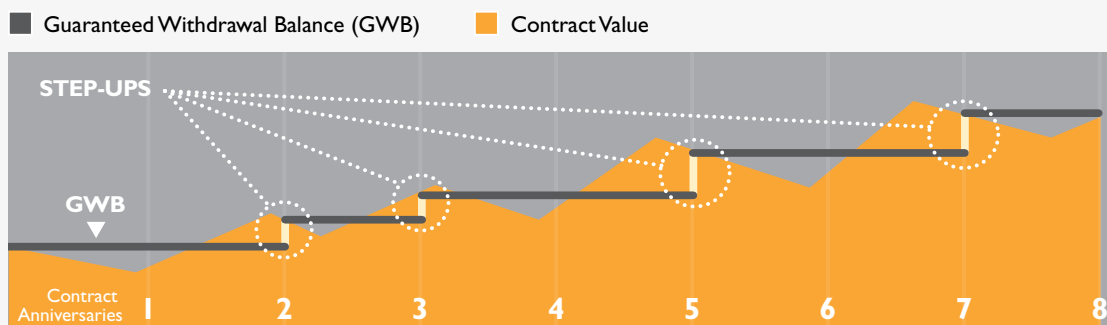
Designed for an individual or couple who intend to delay taking withdrawals for at least 15 years after purchasing their Guardian Investor Variable Annuity. With this option your guaranteed withdrawal amount can grow in four ways: by annual step-ups to contract value, the 7% annual minimum guarantee, and/or the 200% and 300% cumulative guarantees.* Annual Fees: *Single*—1.35% of Adjusted GWB (maximum 2.50%); *Spousal*—1.65% (maximum 3.50%).

The fees for each GLWB Target Series option are based on the Adjusted GWB. The Adjusted GWB equals the greater of (1) the total premium payments to the contract or (2) the GWB on the previous day plus any increase caused by the application of the 7% annual minimum guarantee, the 200% cumulative guarantee or the 300% cumulative guarantee. For more information on the annual fees charged for each option and GIAC's right to increase the rider fee in certain cases, see "Optional Guaranteed Lifetime Withdrawal Benefit Rider" on page 12.

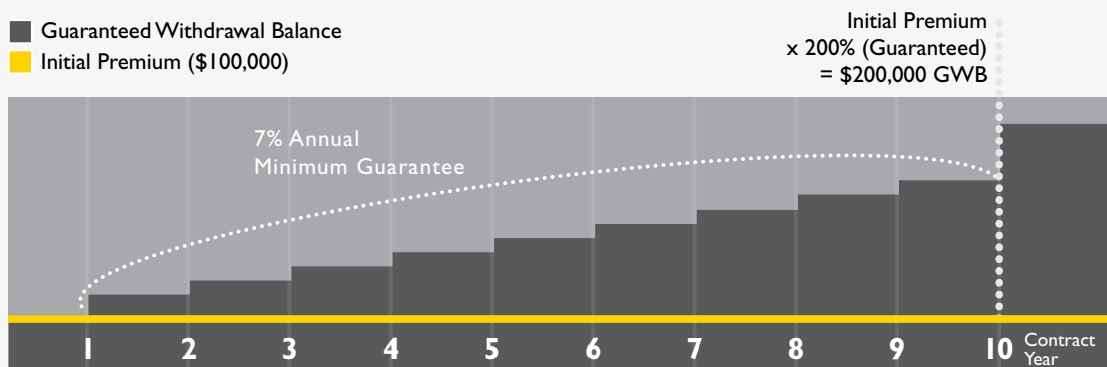
*During the first 10 years of the contract, if you don't take any withdrawals during a particular contract year—and you haven't taken more than one withdrawal previously—your guaranteed withdrawal balance (GWB) will increase on the contract anniversary by at least a specified guaranteed amount over your GWB on the prior contract

anniversary. That guaranteed minimum increase is calculated by multiplying 7% times an amount at least equal to your highest contract anniversary value up to and including the prior contract anniversary, adjusted for any subsequent premiums paid or withdrawal taken (not more than one) through that anniversary. This guaranteed minimum

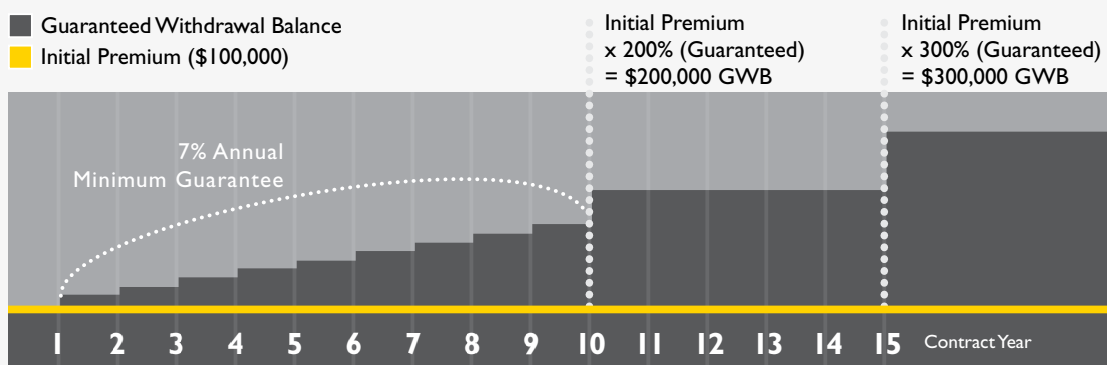
Take a look below and see how the three options work:



This hypothetical chart is for illustration purposes only and does not depict actual performance of any Guardian Investor Variable Annuity.



This chart assumes no withdrawals or annual step-ups during the first 10 years, no additional premium payments after the initial premium payment of \$100,000 and that the GWB prior to the 10th contract anniversary is less than the 200% cumulative guarantee. This hypothetical chart is for illustration purposes only and does not depict actual performance of any Guardian Investor Variable Annuity.



This chart assumes no withdrawals or annual step-ups during the first 15 years, no additional premium payments after the initial premium payment of \$100,000 and that the GWB prior to the 15th contract anniversary is less than the 300% cumulative guarantee. This hypothetical chart is for illustration purposes only and does not depict actual performance of any Guardian Investor Variable Annuity.

increase will also include any additional premium payments you have made since the prior contract anniversary and before the current anniversary. Your "7% annual minimum guarantee" equals the sum of the GWB on the prior contract anniversary plus this guaranteed minimum increase amount. If you take more than one withdrawal,

even if it is an RMD, you will void the 7% annual minimum guarantee benefit. If you take any withdrawals during the first 10 and/or 15 years, even if it is an RMD, you will void the 200% and/or 300% cumulative guarantee benefits. (See "Important Note about Withdrawals, Including Required Minimum Distributions (RMDs)" on page 12.)

Other Variable Annuity Withdrawal and Payout Options

Whether or not you purchase a variable annuity with the Guaranteed Lifetime Withdrawal Benefit (GLWB), you have the following withdrawal and payout options available to you:

Access through Withdrawals

The basic Guardian Investor Variable Annuity contract provides other withdrawal approaches that are often used by investors who have not elected the Guaranteed Lifetime Withdrawal Benefit. These include making periodic, systematic or lump sum withdrawals.

- ▶ You can choose to take withdrawals from time to time as you need to or on a set, systematic basis—monthly, quarterly, semi-annually or annually. You can also withdraw your entire contract value in a single lump sum, which is called a contract surrender. Taking withdrawals of earnings has tax consequences* and if you take withdrawals of amounts that have been in the contract a specific number of contract years, a contingent deferred sales charge may apply (see page 12).
- ▶ Systematic withdrawals may be particularly useful in implementing IRS-mandated required minimum distributions if your Guardian Investor Variable Annuity is funding an IRA or qualified retirement plan. Since withdrawals will cease if your contract value falls to zero, you will need to carefully consider a number of factors in determining the amount you plan to systematically withdraw, including your current contract value, your anticipated rate of investment return, and the length of time you would like to continue receiving payments.



*Withdrawals of taxable amounts will be subject to ordinary income tax and possible mandatory federal income tax withholding. If taken prior to age 59½, a 10% IRS penalty may also apply.

Withdrawals affect the variable annuity's death benefit, cash surrender value and any living benefit and may also be subject to a contingent deferred sales charge (CDSC).

Payout Options

The basic Guardian Investor Variable Annuity contract also offers annuity payout options, which can provide payments to you for a specific number of years or for a lifetime.

- ▶ With lifetime annuity payout options you have a choice of receiving fixed payments, in which the amount of your payment is guaranteed, or variable payments, in which the amount of the payment depends on the investment performance of the underlying investment options you select. The following *lifetime annuity options* are available, although some may not be available in all states:
 - Life Annuity Option
 - Life with Guaranteed Periods from 1 to 30 years
 - Joint and Survivor Annuity
 - Joint and Survivor Annuity with Guaranteed Periods from 1 to 30 years
- ▶ Annuity payout options are also available with *payouts for specific lengths of time*, but not necessarily in all states:
 - Payments for a Period Certain (15 – 30 years; fixed payments only)
 - 10-Year Guaranteed Period (fixed payments only)
 - Fixed Payments to Age 100
 - Variable Payments to Age 100
- ▶ Once annuity payments begin, withdrawals (including surrenders) are only available with the Payments to Age 100 or the Payments for a Period Certain annuity payout options.

Legacy Planning

If you are concerned about leaving assets for your beneficiaries, The Guardian Investor Variable Annuities offer a standard death benefit, which is provided to you at no additional cost. Your beneficiaries will receive the greater of the contract value or your premiums paid, adjusted for withdrawals.

If you prefer, you may purchase an optional enhanced death benefit (subject to certain age restrictions) that can provide further security for your beneficiaries. You must choose any enhanced death benefit when you purchase your Guardian Investor Variable Annuity contract. Please note that certain enhanced death benefits may not be available to you if you elect the GLWB.

If you elect the GLWB, and are concerned about leaving assets for your beneficiaries while still taking your guaranteed withdrawals, you may want to elect the GLWB Optional Death Benefit for an additional cost. This death benefit helps protect your beneficiaries by assuring that if you should die, they would receive at least a return of your highest contract value on any contract anniversary (up to the 90th birthday of the older person covered by this rider) adjusted for any subsequent withdrawals. (See “The Adverse Effects of ‘Excess’ Withdrawals” on page 12 for a description of the potentially material impact of “excess” withdrawals on the GLWB Optional Death Benefit.) This death benefit will no longer be in effect if you annuitize your contract value or the contract value is reduced to zero.

For complete details on The Guardian Investor Variable Annuities, please read the prospectus carefully. The prospectus contains information on the product and underlying portfolios.



Important Facts about The Guardian Investor Variable Annuities

Maximum Issue Age

Age 85 for owner and annuitant. Age 80 if the Guaranteed Lifetime Withdrawal Benefit is elected; for spousal version, both covered persons must be 80 or younger.

Investment Minimum and Maximum

- Initial minimum for non-qualified contract: \$5,000 (B Series); \$10,000 (L Series).
- Initial minimum for qualified contract: \$2,000; for contracts with Guaranteed Lifetime Withdrawal Benefit rider: \$5,000.
- Subsequent minimum: \$100.
- Maximums apply.

Fees and Expenses

- Mortality and expense risk charges (M&E charges): 1.10% (B Series) and 1.45% (L Series) annually of the accumulation value of your variable investment options.
- Administrative charge: 0.20% annually of the accumulation value of your variable investment options.
- Annual contract fee: \$35, if the accumulation value is less than \$100,000 on your contract's anniversary date. May vary by state.
- Annual operating expenses for variable investment options: management fees, 12b-1 fees and other expenses associated with the subaccounts (variable investment options) ranged from 0.36% to 1.68% for the year ended December 31, 2009. These expenses may change in the future. Actual charges will depend on the variable investment options you select.
- Contingent Deferred Sales Charge (CDSC): a charge of a specific percentage (see below) against any amount that you withdraw that has been in your contract for less than a specific number of contract years. The actual amount will depend on the number of years the amount has been invested.

B Series								
Year	1	2	3	4	5	6	7	8
	8%	8%	7%	6%	5%	4%	3%	0%

L Series					
Year	1	2	3	4	5
	8%	8%	7%	6%	0%

Free Withdrawals

Access each contract year to the following amount without paying a contingent deferred sales charge (CDSC): 10% of each net premium that is subject to a CDSC, less the amount of any withdrawals attributable to that premium on which we assessed a CDSC, less the total amount of all prior free withdrawal amounts taken during the current contract year.

Premium Type

Flexible Premium—The contract can accept Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, and other qualified plan deposits in addition to non-qualified monies. There is no additional tax deferral benefit for contracts purchased in an IRA or other tax-qualified plan.

Optional Guaranteed Lifetime Withdrawal Benefit Rider

(Available only at contract issue to owners age 45 or older. May not be available in all states.)

Depending on the performance of the underlying investment options, the selection of the GLWB rider may result in higher contract expenses for which no additional benefit is received.

	Single Version		Spousal Version	
	Annual Fee	Max. Annual Fee	Annual Fee	Max. Annual Fee
Target 300	1.35%	2.50%	1.65%	3.50%
Target 200	1.10%	2.50%	1.30%	3.50%
Target Now	0.80%	1.00%	0.90%	2.00%

Fees based on the Adjusted GWB, which equals the greater of 1) the total premium payments to the contract; or 2) the GWB on the previous day plus any increase caused by the application of the 7% annual minimum guarantee, the 200% cumulative guarantee or the 300% cumulative guarantee.

GIAC reserves the right, solely at its own discretion, to increase the rider fee percentage on the effective date of a step-up to the maximums shown above. You will receive advance written notice of any rider fee percentage increases and have the right to decline all future step-ups and any rider fee percentage increases.

The Adverse Effects of "Excess" Withdrawals

If a withdrawal exceeds the GWA or if the withdrawal causes the total withdrawals in a given contract year to exceed the GWA and the withdrawal is not made in accordance with the provisions related to satisfying certain IRS-mandated minimum distribution requirements,

- The GWB will be reduced to the lesser of:
 - the accumulation value immediately after the withdrawal; or
 - the GWB reduced by the amount of the withdrawal.
- The GWA will be recalculated to equal the lifetime withdrawal percentage multiplied by the GWB immediately after the withdrawal.
- The GLWB Optional Death Benefit will be reduced to the lesser of:
 - the accumulation value immediately after the withdrawal; or
 - the death benefit reduced by the amount of the withdrawal.
- With regard to the 7% annual minimum guarantee, the amount multiplied by 7% to calculate the guaranteed increase to the GWB could be reduced to equal the contract value immediately after the withdrawal, or even lower. More than one withdrawal of any kind eliminates eligibility for this guarantee.

Important Note about Withdrawals, Including Required Minimum Distributions (RMDs)

A Required Minimum Distribution (RMD) is the amount of money that owners/participants age 70½ and older are required to withdraw from their tax-qualified plans such as IRAs and 401(k)s each year. If you've elected the Guardian Target 200 or Guardian Target 300 options, any withdrawals, including RMDs, prior to the 10th and/or 15th contract anniversaries, as applicable, will void the 200% and/or 300% cumulative guarantees provided by the rider.

Optional Death Benefit Riders

- GLWB Optional Death Benefit (available only if you elect the Guaranteed Lifetime Withdrawal Benefit rider): additional annual cost of 0.50% of the adjusted GWB, which is described under "Optional Guaranteed Lifetime Withdrawal Benefit Rider."
- Highest Anniversary Value Death Benefit rider (not available if you elect the Guaranteed Lifetime Withdrawal Benefit rider): additional annual cost of 0.40% of the accumulation value in the variable investment options.
- Earnings Benefit rider (not available if you elect the Guaranteed Lifetime Withdrawal Benefit rider): additional annual cost of 0.25% of the accumulation value in the variable investment options. May not be available in all states.

Guardian blends innovation and tradition to provide you with products and features that meet your needs. So make an appointment with your **Financial Advisor** today to see how our variable annuities can help you build your financial future with confidence.

**The Guardian Investor Variable Annuities—
The Right Answer at the Right Time for the Right Person.**

**To learn more about Guardian, visit
www.GuardianInvestor.com**

Important Considerations about Variable Annuities

Variable annuities are long-term investment vehicles that involve certain risks, including possible loss of the principal amount invested. The investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than the original cost. Withdrawals of taxable amounts will be subject to ordinary income tax and possible mandatory federal income tax withholding. If taken prior to age 59½, a 10% IRS penalty may also apply. Withdrawals affect the variable annuity's death benefit, cash surrender value and any living benefit and may also be subject to a contingent deferred sales charge.

Variable annuities and their underlying variable investment options are sold by prospectus only. Prospectuses contain important information, including fees and expenses. Please read the prospectus carefully before investing or sending money. You should consider the investment objectives, risks, fees and charges of the investment company carefully before investing. Please contact your investment professional or call 800.221.3253 for the prospectus, which contains this and other important information, or for a fund prospectus. To download a contract or fund prospectus, please visit www.GuardianInvestor.com.

The Guardian Investor Variable Annuities currently consist of The Guardian Investor Variable Annuity B Series® and The Guardian Investor Variable Annuity L Series® products. All guarantees are backed exclusively by the strength and claims-paying ability of The Guardian Insurance & Annuity Company, Inc. (GIAC). Variable annuities are issued by GIAC, a Delaware corporation, and distributed by Guardian Investor Services LLC (GIS). Both GIAC and GIS are wholly owned subsidiaries of The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004.

GIS is a member: FINRA, SIPC

www.GuardianInvestor.com

Not A
Deposit

Not FDIC
or NCUA
Insured

May Lose
Value

No Bank
or Credit
Union
Guarantee

