

What the Ratings Mean

A.M. BEST		FITCH		MOODY'S		S&P	
A++	Superior	AAA	Exceptionally Strong	Aaa	Exceptional	AAA	Extremely Strong
A+	Superior	AA+	Very Strong	Aa1	Excellent	AA+	Very Strong
A	Excellent	AA	Very Strong	Aa2	Excellent	AA	Very Strong
A-	Excellent	AA-	Very Strong	Aa3	Excellent	AA-	Very Strong
		A+	Strong	A1	Good	A+	Strong
		A	Strong	A2	Good	A	Strong
		A-	Strong	A3	Good	A-	Strong
B++	Very Good	BBB+	Good	Baa1	Adequate	BBB+	Good
B+	Very Good	BBB	Good	Baa2	Adequate	BBB	Good
B	Fair	BBB-	Good	Baa3	Adequate	BBB-	Good
B-	Fair	BB+	Moderately Weak	Ba1	Questionable	BB+	Marginal
		BB	Moderately Weak	Ba2	Questionable	BB	Marginal
		BB-	Moderately Weak	Ba3	Questionable	BB-	Marginal
		B+	Weak	B1	Poor	B+	Weak
		B	Weak	B2	Poor	B	Weak
		B-	Weak	B3	Poor	B-	Weak
C++	Marginal	CCC+	Very Weak	Caa1	Very Poor	CCC+	Very Weak
C+	Marginal	CCC	Very Weak	Caa2	Very Poor	CCC	Very Weak
C	Weak	CCC-	Very Weak	Caa3	Very Poor	CCC-	Very Weak
C-	Weak	CC	Very Weak	Ca	Extremely Poor	CC	Extremely Weak
		C	Very Weak	C	Lowest		
D	Poor	DDD	Distressed				
E	Under Regulatory Supervision	DD	Distressed				
F	In Liquidation	D	Distressed				
S	Suspended						

The above chart highlights GIAC's ratings as of July 16, 2008. These ratings are subject to change.

Variable annuities and their underlying variable investment options are sold by prospectuses only. Prospectuses contain important information, including fees and expenses. Please read the prospectuses carefully before investing or sending money. You should consider the investment objectives, risks, fees and charges of the investment company carefully before investing. Prospectuses contain this and other important information. Prospectuses can be obtained by calling 800-221-3253 or by visiting www.GuardianInvestor.com.

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