



**ELCO  
MUTUAL**

**LIFE & ANNUITY**

*Service, Stability & Protection*

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*Since 1946*

**Single Premium Deferred Annuity**  
*Multi-Year Guaranteed Rates*

916 Sherwood Drive  
Lake Bluff, IL 60044  
800-321-3526  
[www.elcomutual.com](http://www.elcomutual.com)

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Also known as ELCO Mutual Life and Annuity Company in Florida.

Rates Effective: 10/14/2019

Rates subject to change

MYGAR-10-19

# Guardian Eagle

## Single Premium Deferred Annuity

### Multi-Year Guaranteed Rates

Term	1 - Year	2 - Year	4 - Year	5 - Year	10 - Year
APY <sup>1</sup> Rate	1.75%	2.20%	2.65%	2.75%	3.00%

### Product Details

- Maximum Issue Ages:
  - 1-5 Year - Age 90<sup>2</sup>
  - 10 Year - Age 85<sup>2</sup>
- Qualified Minimum: \$5,000
- Non-Qualified Minimum: \$10,000
- Funds can only be added within the first 90 days
- Per Family (1-5 Yr): \$500,000
- Per Family (10 Yr): \$1,000,000

### Liquidity Options

- Interest: Free after 30 days.
- Free Withdrawal: 15% of the principal once per contract year beginning in the second contract year.<sup>3</sup>
- Continuation Option: The one and two-year contracts offer a 30-day window to continue the contract at the designated five-year rate and withdrawal schedule at the end of the initial term. Alternatively clients have the same 30-day window to withdraw the funds without charges.

### Withdrawal Charges

Guaranteed Term	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
1 Year	5%	-0%	→								
2 Year	5%	4%	-0%	→							
4 Year	5%	4%	3%	2%	-0%	→					
5 Year	5%	4%	3%	2%	1%	-0%	→				
10 Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	-0%	→

Available in the following states:

AK, AL, AR, AZ, CA, CO, DE, FL, GA, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV, & WY.

Product availability subject to change. – Rates Effective: 10/14/2019. Rates subject to change.

<sup>1</sup>APY = Annual Percentage Yield. <sup>2</sup>Age-nearest-birthday. <sup>3</sup>The 15% penalty free withdrawal is available in the first contract year on the 10-year MYGA term after 30 days. Form Numbers: (1-Yr) ICC19-MYGA1-19, (2-Yr) ICC19-MYGA2-19, (4-Yr) ICC19-MYGA4-19, (5-Yr) ICC19-MYGA5-19, & (10-Yr) ICC19-MYGA9-19. Policy forms may vary by state. Each contract has a minimum guaranteed rate after the guaranteed term of 1.75% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured.