



# GUARDIAN EAGLE

## SINGLE PREMIUM DEFERRED ANNUITY

916 Sherwood Drive  
Lake Bluff, IL 60044  
elcomutual.com

### Multi-Year Guaranteed Rates

TERM	1 YR	2 YR	3 YR	5 YR	7 YR	10 YR
<b>RATE (APY<sup>3</sup>)</b>	5.00%	5.00%	5.25%	5.50%	5.50%	5.50%

**15%** Penalty-free withdrawal of principal allowed\*  
+ ACCRUED INTEREST IS AVAILABLE AT ANY TIME

### CONTINUATION OPTION

The one, two, and three-year contracts offer a 30-day window to continue the contract at a designated rate, while assuming the five-year withdrawal schedule, at the end of the initial term. During this window, clients can also withdraw the funds or transfer them into a new contract. The continuation rate (subsequent guarantee rate) for the one, two, and three year term is designated at the time of sale. For example, using the rates below, if a client purchases a 3-year guaranteed term at 5.25%, they will be given the option to continue their contract for two more years at 5.50% guaranteed! The rollover rates for each option are listed below.

#### Rollover Rates Under The Continuation Option

INITIAL TERM	1 YR	2 YR	3 YR
<b>RATE (APY<sup>3</sup>)</b>	5.50%	5.50%	5.50%

### PRODUCT DETAILS

NQ = Non-Qualified Q= Qualified

MAXIMUM ISSUE AGE (1, 2, 3 & 5 YR): Age 90<sup>1</sup>      MAXIMUM ISSUE AGE (7 & 10 YR): Age 85<sup>1</sup>  
 MINIMUM PREMIUM (Q): \$5,000      MINIMUM PREMIUM (NQ): \$10,000  
 MAXIMUM PREMIUM (1, 2, 3 & 5 YR): \$500,000      MAXIMUM PREMIUM (7 & 10 YR): \$1,000,000

Funds can only be added within the first 90 days.

### Withdrawal Charges

GUARANTEED TERM	CONTRACT YEAR											
	1	2	3	4	5	6	7	8	9	10	11+	
<b>1 YEAR</b>	5%	0%	→									
<b>2 YEAR</b>	5%	4%	0%	→								
<b>3 YEAR</b>	5%	4%	3%	0%	→							
<b>5 YEAR</b>	5%	4%	3%	2%	1%	0%	→					
<b>7 YEAR</b>	9%	8%	7%	6%	5%	4%	3%	0%	→			
<b>10 YEAR</b>	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	→	

\*Once per year beginning in the second contract year. Provision is available in the first year on 10-year terms. Remaining principal, not original. Available in: AK, AL, AR, AZ, CA, CO<sup>4</sup>, DC, DE, FL, GA, HI, IA, ID, IL, 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. Rates effective: 06/03/2024. Product availability subject to change.

<sup>1</sup>Age-nearest-birthday. <sup>2</sup>The 15% penalty free withdrawal is available in the first contract year on the 10-year MYGA term after 30 days. <sup>3</sup>APY=Annual Percentage Yield. <sup>4</sup>Qualified funds only. Form Numbers: (1-Yr) ICC19-MYGA1-19, (2-Yr) ICC19-MYGA2-19, (3-Yr) ICC19-MYGA3-19, (5-Yr) ICC19-MYGA5-19, (7-Yr) ICC19-MYGA7-19 & (10-Yr) ICC19-MYGA9-19. Policy forms may vary by state. Each contract has a minimum guaranteed rate after the guaranteed term(s) of 3.00% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured. Rates subject to change.