



**ELCO MUTUAL**  
LIFE & ANNUITY

# GUARDIAN EAGLE FLEX

## FLEXIBLE PREMIUM DEFERRED ANNUITY

Provided by:

ELCO Mutual Life and Annuity  
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elcomutual.com

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*Also known as ELCO Mutual Life and Annuity Company in Florida.  
Rates Effective: 06/01/2023. Rates subject to change.*

FLEXR-06-23

# FLEXIBLE PREMIUM DEFERRED ANNUITY

## PRODUCT DETAILS

ISSUE AGES: 18– 90<sup>1</sup>

MINIMUM PREMIUM: \$100

MAXIMUM PREMIUM (PER YR): \$100,000

*Qualified and Non-Qualified options available.*

## LIQUIDITY OPTIONS

**INTEREST:** Available at any time after the first 30 days. Interest withdrawals are taken without incurring withdrawal charges.

**PENALTY-FREE WITHDRAWAL:** 15% of the principal once per contract year beginning in the second contract year.

## INTEREST RATES

	CURRENT RATE <sup>2</sup>	GUARANTEED MINIMUM
RATE (APY <sup>3</sup> )	4.25%	3.00%

## WITHDRAWAL CHARGES

TERM	CONTRACT YEAR						
	1	2	3	4	5	6	7+
FLEXIBLE	5%	5%	5%	5%	1%	0%	→

Available in: AK, AL, AR, AZ, CO, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NM, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, WV, & WY.

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<sup>1</sup>Age-nearest-birthday. <sup>2</sup>The current crediting interest rate is not guaranteed and can be changed by the company's board of directors at any time without notice. <sup>3</sup>APY = Annual Percentage Yield. Form Number: ICCL16-FPA16. Policy forms may vary by state. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured. Rates subject to change.