

GUARDIAN EAGLE

Single Premium Deferred Annuity



ELCO MUTUAL
LIFE & ANNUITY

PRODUCT DETAILS

1, 2, 3 and 5 Year

Maximum Issue Age
90¹

Minimum Premium

\$5,000 *Qualified*

\$10,000 *Non-Qualified*

Maximum Premium

\$500,000

7 and 10 Year

Maximum Issue Age
85¹

Minimum Premium

\$5,000 *Qualified*

\$10,000 *Non-Qualified*

Maximum Premium

\$1,000,000

*Funds can only be added
within the first 90 days.*

15%

**Penalty-free
withdrawal**
of principal allowed*

*Plus accrued interest is
available at any time*

1 YEAR

| Yr. 1 | Yr. 2 | Yr. 3 | Yr. 4 | Yr. 5 |
|--------------------|--------------------|--------------------|--------------------|--------------------|
| 4.00% ⁺ | 4.75% ⁺ | 4.75% ⁺ | 4.75% ⁺ | 4.75% ⁺ |
| Continuation Years | | | | |
| WITHDRAWAL CHARGES | | | | |
| 5% | 4% | 3% | 2% | 1% |

2 YEAR

| Yr. 1 | Yr. 2 | Yr. 3 | Yr. 4 | Yr. 5 |
|--------------------|--------------------|--------------------|--------------------|--------------------|
| 4.25% ⁺ | 4.25% ⁺ | 4.75% ⁺ | 4.75% ⁺ | 4.75% ⁺ |
| Continuation Years | | | | |
| WITHDRAWAL CHARGES | | | | |
| 5% | 4% | 3% | 2% | 1% |

3 YEAR

| Yr. 1 | Yr. 2 | Yr. 3 | Yr. 4 | Yr. 5 |
|--------------------|--------------------|--------------------|--------------------|--------------------|
| 5.00% ⁺ | 5.00% ⁺ | 5.00% ⁺ | 5.25% ⁺ | 5.25% ⁺ |
| Continuation Years | | | | |
| WITHDRAWAL CHARGES | | | | |
| 5% | 4% | 3% | 2% | 1% |

5 YEAR

5.25%⁺

7 YEAR

5.00%⁺

10 YEAR

5.00%⁺

WITHDRAWAL CHARGES

| GUARANTEED TERM | CONTRACT YEAR | | | | | | | | | | |
|--------------------|---------------|----|----|----|----|----|----|----|----|----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| 5 YEAR | 5% | 4% | 3% | 2% | 1% | 0% | | | | | |
| 7 YEAR | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 0% | | | |
| 10 YEAR | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% | |

✓ Indicates 30-Day Continuation Option

⁺APY=Annual Percentage Yield.

*Once per year beginning in the second contract year. Provision is available in the first year on 7 and 10-year terms. 15% based on the remaining principal, not the original principal. Available in: AK, AL, AR, AZ, CA, CO², DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NJ, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV, & WY. Rates effective: 06/09/2025. Product availability subject to change.

¹Age-nearest-birthday. ²Qualified 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 2.65% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured. Rates subject to change.

MYGABD-06-09-25