

# GUARDIAN EAGLE



ELCO MUTUAL  
LIFE & ANNUITY

Single Premium Deferred Annuity

## PRODUCT DETAILS

### 1, 2, 3 and 5 Year

Maximum Issue Age  
90<sup>1</sup>

#### Minimum Premium

\$5,000 *Qualified*

\$10,000 *Non-Qualified*

#### Maximum Premium

\$500,000

### 7 and 10 Year

Maximum Issue Age  
85<sup>1</sup>

#### Minimum Premium

\$5,000 *Qualified*

\$10,000 *Non-Qualified*

#### Maximum Premium

\$1,000,000

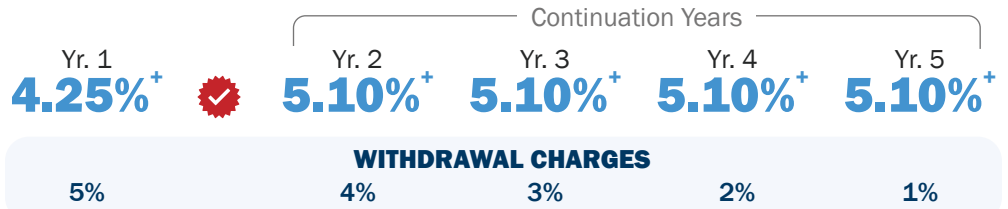
*Funds can only be added within the first 90 days.*

# 15%

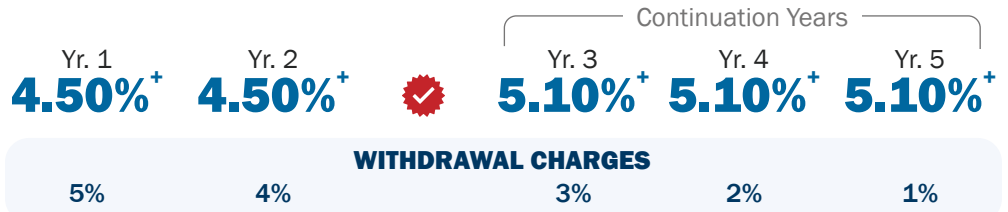
**Penalty-free withdrawal**  
of principal allowed\*

*Plus accrued interest is available at any time*

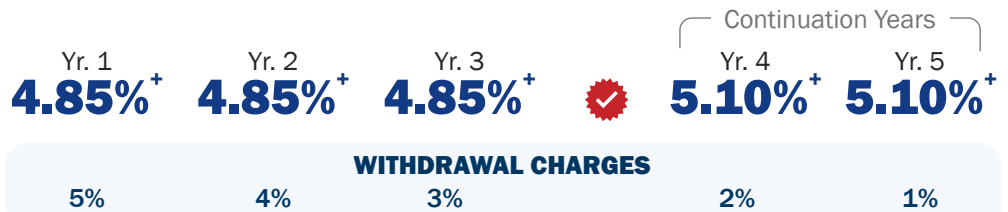
## 1 YEAR



## 2 YEAR



## 3 YEAR



## 5 YEAR

5.10%<sup>+</sup>

## 7 YEAR

5.00%<sup>+</sup>

## 10 YEAR

5.00%<sup>+</sup>

## WITHDRAWAL CHARGES

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

Indicates 30-Day Continuation Option

<sup>+</sup>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, CO<sup>2</sup>, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV, & WY. Rates effective: 01/20/2025. Product availability subject to change.

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

MYGABD-01-20-25