



Guardian Eagle Flex

Flexible Premium Deferred Annuity Rate Card

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INTEREST RATES

	RATE (APY ¹)
CURRENT RATE ²	2.50%
GUARANTEED MINIMUM	1.00%

PRODUCT DETAILS

Issue Ages: **18-90**³

Minimum Premium: **\$100**

Maximum Premium (per year): **\$100,000**

Per Family: **\$500,000**


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 is available once per contract year, beginning in the second contract year.

WITHDRAWAL CHARGES

	CONTRACT YEAR						
TERM	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.
 Rates effective: 11/09/2020 Product availability subject to change.

¹APY = Annual Percentage Yield. ² The current crediting interest rate is not guaranteed and can be changed by the company's board of directors at any time without notice. ³Age-nearest-birthday. Form Number: ICC16-FPA16. Policy forms may vary by state. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured.