



# Guardian Eagle

Single Premium Deferred Annuity

## Multi-Year Guaranteed Annuity Rate Card

### Contact Info

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### MULTI-YEAR GUARANTEED RATES

TERM	1 YR	2 YR	4 YR	5 YR	10 YR
<b>RATE (APY<sup>1</sup>)</b>	<b>1.25%</b>	<b>1.75%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>

### PRODUCT DETAILS

Maximum Issue Ages

- 1-5 Year: **Age 90<sup>2</sup>**
- 10 Year: **Age 85<sup>2</sup>**

Funds can only be added within the first 90 days.

Per Family (1-5 Yr): **\$500,000**

Qualified Minimum: **\$5,000**

Per Family (10 Yr): **\$1,000,000**

Non-Qualified Minimum: **\$10,000**

### LIQUIDITY OPTIONS

**Interest:** Free after 30 days.

**Free Withdrawal:** 15% of the principal once per contract year beginning in the second contract year.<sup>3</sup>

**Continuation Option:** The one and two-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 on the 1-year is 1.25% APY and the 2-year is 1.75% APY.

### 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>4 YEAR</b>	5%	4%	3%	2%	0%	→					
<b>5 YEAR</b>	5%	4%	3%	2%	1%	0%	→				
<b>10 YEAR</b>	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	→

Available in: AK, AL, AR, AZ, CA, CO, 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: 01/01/2021. Product availability subject to change.

<sup>1</sup>APY = Annual Percentage Yield. <sup>2</sup>Age-nearest-birthday. <sup>3</sup>The 15% penalty free withdrawal is available in the first contract year on the 10-year MYGA term after 30 days. Form Numbers: (1-Yr) ICC19-MYGA1-19, (2-Yr) ICC19-MYGA2-19, (4-Yr) ICC19-MYGA4-19, (5-Yr) ICC19-MYGA5-19, & (10-Yr) ICC19-MYGA9-19. Policy forms may vary by state. Each contract has a minimum guaranteed rate after the guaranteed term of 1.00% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured. Rates subject to change.