



LIFE & ANNUITY

Single Premium Deferred Annuities

Multi-Year Guaranteed Rates

Current interest rates are *Guaranteed* for the specified annuity time period. After initial guaranteed time period, interest rates may change.

All plans provide for total free withdrawal at the end of the specified time period with no withdrawal charges or fees.

Plans are designed as “single-premium.” However, additional premiums may be added within the first 90 days after the policy’s effective date.

The 1, 2, 3 and 4 year plans have a \$500,000 per family limit. The 5, 7 and 10 year plans have a \$1,000,000 per family limit with prior home office approval. Minimum single premium is \$10,000. \$5,000 minimum for IRA’s.

Current interest rates (APY*) effective as of April 21, 2017.

Plan availability subject to change.

Available in the following states: AL, AR, AZ, CA, CO, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, PA, SD, TN, TX, UT, WI, and WV.

***APY = Annual Percentage Yield**

Rates Effective: 4/21/2017. Rates subject to change.

Annuity Rates

All plans provide free total withdrawal at the end of the stated time period.

1 Yr. 1.50% APY Guaranteed!

Free withdrawal of earned interest after 30 days. 15% Free withdrawal once each year after the first year. Withdrawal charges Yr.1: 5%. This plan is a version of our 5-year plan. Plan provides for a 30-day window at 12 months for total free withdrawal of principal and interest. If total withdrawal not is made, the policy will continue as a 5-year plan with the 5-year guaranteed interest rate and withdrawal charges. Additional deposits are accepted only during the first 90 days after policy issue. Maximum issue age is 90 (age-nearest-birthday). Form No. SPD11-05

2 Yr. 1.80% APY Guaranteed!

Free withdrawal of earned interest after 30 days. 15% Free withdrawal once each year after the first year. Withdrawal charges Yr.1: 5%, Yr.2: 4%. This plan is a version of our 5-year plan. Plan provides for a 30-day window at 24 months for total free withdrawal of principal and interest. If total withdrawal not is made, the policy will continue as a 5-year plan with the 5-year guaranteed interest rate and withdrawal charges. Additional deposits are accepted only during the first 90 days after policy issue. Maximum issue age is 90. Form No. SPD11-05

3 Yr. 2.10% APY Guaranteed!

Free withdrawal of earned interest after 30 days. 15% Free withdrawal once each year after the first year. Withdrawal charges Yr.1: 5%, Yr.2: 4%, Yr.3: 3%. This plan is a version of our 5-year plan. Plan provides for a 30-day window at 36 months for total free withdrawal of principal and interest. If total withdrawal not is made, the policy will continue as a 5-year plan with the 5-year guaranteed interest rate and withdrawal charges. Additional deposits are accepted only during the first 90 days after policy issue. Maximum issue age is 90. Form No. SPD11-05

4 Yr. 2.65% APY Guaranteed!

Free withdrawal of earned interest after 30 days. 15% Free withdrawal once each year after the first year. Withdrawal charges Yr.1: 5%, Yr.2: 4%, Yr.3: 3%, Yr. 4: 2%, Yr.5: 0%. Additional deposits are accepted only during the first 90 days after policy issue. Maximum issue age is 90. Form No. SPD11-05

5 Yr. 2.75% APY Guaranteed!

Free withdrawal of earned interest after 30 days. 15% Free withdrawal once each year after the first year. Withdrawal charges Yr.1: 5%, Yr.2: 4%, Yr.3: 3%, Yr. 4: 2%, Yr.5: 1%, Yr.6: 0%. Additional deposits are accepted only during the first 90 days after policy issue. Maximum issue age is 90. Form No. SPD11-05

7 Yr. 2.90% APY Guaranteed!

Free withdrawal of earned interest after 30 days. 15% Free withdrawal once each year, including the first year. Withdrawal charges Yr.1: 9%, Yr.2: 8%, Yr.3: 7%, Yr.4: 6%, Yr.5: 5%, Yr.6: 4%, Yr.7: 3%, Yr.8: 0%. Additional deposits are accepted only during the first 90 days after issue. Maximum issue age is 85. Form No. SPD11-10

10 Yr. 3.25% APY Guaranteed!

Free withdrawal of earned interest after 30 days. 15% Free withdrawal once each year, including the first year. Withdrawal charges Yr.1: 9%, Yr.2: 8%, Yr.3: 7%, Yr.4: 6%, Yr.5: 5%, Yr.6: 4%, Yr.7: 3%, Yr.8: 2%, Yr.9: 1%, Yr.10: 0%. Additional deposits are accepted only during the first 90 days after issue. Maximum issue age is 85. Form No. SPD11-10

About The Company

ELCO Mutual Life and Annuity is a “mutual” company, operating for the benefit of its policyholders. We have no stockholders. All profits accumulate for the policyholders and are returned as dividends on life insurance policies and the best interest we can pay on our annuity contracts. The company has served its policyholders for over 70 years. ELCO is licensed to do business in 41 States.

Our investment philosophy in a word is “conservative.” We never gamble or speculate with high-risk investments. We strive for the best investment yields possible, while maintaining a safe, low-risk portfolio to ensure growth with safety for our assets.

ELCO has promptly and faithfully paid over \$ 1 Billion in benefits to its policyholders.

ELCO is focused on providing insurance and annuity products to assist families in managing their assets and protecting their wealth. We are in business to serve and protect our policyholders, now and in the future.

We want YOU to be a part of our future.

**Service, Stability, and Protection
since 1946.**



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