

ELCO MUTUAL

LIFE & ANNUITY

Service, Stability & Protection

Since 1946

Single Premium Deferred Annuity *Multi-Year Guaranteed Rates*

916 Sherwood Drive
Lake Bluff, IL 60044
800-321-3526
www.elcomutual.com

Rates Effective: 8/17/2018
Rates subject to change
MYGAR-8-18

Guardian Eagle

Single Premium Deferred Annuity

Multi-Year Guaranteed Rates

Term	APY ¹ Rate
1 - Year	2.00%
2 - Year	2.25%
4 - Year	3.50%
5 - Year	3.75%
10 - Year	3.85%

Limitations:

- Per Family (1-5 Yr) - \$500,000
- Per Family (10 Yr) - \$1,000,000
- Qualified Minimum - \$5,000
- Non-Qualified Minimum - \$10,000
- Maximum Issue Ages:
 - 1-5 Year - Age 90²
 - 10 Year - Age 85²
- Funds can only be added within the first 90 days

Withdrawals:

Interest: Free after 30 days.

Free Withdrawal: 15% of the principle once per contract year beginning in the second contract year.³

Rollover: The one and two-year contracts have a 30-day window to rollover the contract into the five-year or withdraw the funds without penalty.

Surrender Charge Schedules

1, 2, 4, & 5-Year Form No.⁴

Term Year	1	2	3	4	5	6
Charge	5%	4%	3%	2%	1%	0%

10-Year Form No. SPD11-10

Term Year	1	2	3	4	5	6	7	8	9	10
Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Available in the following states:

AK, AL, AR, AZ, CA, CO, 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.

Product availability subject to change. – Rates Effective: 8/17/2018. Rates subject to change.

¹APY = Annual Percentage Yield. ²Age-nearest-birthday. ³The 15% penalty free withdrawal is available in the first contract year on the 10-year MYGA term after 30 days. ⁴Form No. (1-Yr) ICC18-MYGA1-18, (2-Yr) ICC18-MYGA2-18, (4-Yr) ICC18-MYGA4-18, & (5-Yr) ICC18-MYGA5-18.