



**ELCO
MUTUAL**

LIFE & ANNUITY

Service, Stability & Protection

Since 1946

Flexible Premium Deferred Annuity

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

Also known as ELCO Mutual Life and Annuity Company in Florida.

Rates Effective: 1/1/2019

Rates subject to change

FLEXR-1-19

Guardian Eagle Flex

Flexible Premium Deferred Annuity

Interest Rates

| | APY ¹ Rate |
|---------------------------|-----------------------|
| Current Rate ² | 3.50% |
| Guaranteed Minimum | 1.75% |

Product Details

- Issue Ages: 18 - 90³
- Minimum Premium: \$100
- Maximum Premium (per year): \$100,000
- Per Family: \$500,000
- Qualified and Non-Qualified options available

Liquidity Options

- Interest is available at anytime after the first 30 days. Interest withdrawals are taken without incurring withdrawal charges.
- Penalty Free Withdrawal: 15% of the principle 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 the following states:

AL, AK, AR, AZ, CO, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, NE, NM, OH, OK, PA, SC, TN, TX, UT, VA, WI, WV, & WY.

Product availability subject to change. – Rates Effective: 1/1/2019. Rates subject to change.

¹APY = Annual Percentage Yield. ²The 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-birth-day. 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.