



**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

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

Rates Effective: 12/28/2018

Rates subject to change

MYGAR-12-18

Guardian Eagle

Single Premium Deferred Annuity

Multi-Year Guaranteed Rates

Term	1 - Year	2 - Year	4 - Year	5 - Year	10 - Year
APY ¹ Rate	2.00%	2.25%	3.40%	3.55%	3.75%

Product Details

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

Liquidity Options

- Interest: Free after 30 days.
- Free Withdrawal: 15% of the principle once per contract year beginning in the second contract year.³
- Continuation Option: The one and two-year contracts offer a 30-day window to continue the contract at the designated five-year rate and withdrawal schedule at the end of the initial term. Alternatively clients have the same 30-day window to withdraw the funds without charges.

Withdrawal Charges

Guaranteed Term	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
1 Year	5%	-0%	→								
2 Year	5%	4%	-0%	→							
4 Year	5%	4%	3%	2%	-0%	→					
5 Year	5%	4%	3%	2%	1%	-0%	→				
10 Year	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, 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: 12/28/2018. 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. 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 1.75% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured.