



GUARDIAN EAGLE

SINGLE PREMIUM DEFERRED ANNUITY

916 Sherwood Drive
Lake Bluff, IL 60044
elcomutual.com

Multi-Year Guaranteed Rates

TERM	1 YR	2 YR	3 YR	4 YR	5 YR	10 YR
RATE (APY³)	1.80%	3.00%	4.00%	4.05%	4.25%	4.30%

15% Penalty-free withdrawal of principal allowed*
+ ACCRUED INTEREST IS AVAILABLE AT ANY TIME

CONTINUATION OPTION

The one, two, and three-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 (subsequent guarantee rate) for the one, two, and three year term is designated at the time of sale. For example, using the rates below, if a client purchases a 3-year guaranteed term at 4.00%, they will be given the option to continue their contract for two more years at 4.25% guaranteed! The rollover rates for each option are listed below.

Rollover Rates Under The Continuation Option

INITIAL TERM	1 YR	2 YR	3 YR
RATE (APY³)	3.20%	3.75%	4.25%

PRODUCT DETAILS

NQ = Non-Qualified Q = Qualified

MAXIMUM ISSUE AGE (1-5 YR): Age 90¹ **MAXIMUM ISSUE AGE (10 YR):** Age 85¹
MINIMUM PREMIUM (1 YR): \$20,000 **MINIMUM PREMIUM (Q):** \$5,000
MINIMUM PREMIUM (NQ): \$10,000 **MAXIMUM PREMIUM (1-5 YR):** \$500,000
MAXIMUM PREMIUM (10 YR): \$1,000,000 *Funds can only be added within the first 90 days.*

Minimums marked NQ and Q for 2-10 year terms.

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%	→								
3 YEAR	5%	4%	3%	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%	→	

*Once per year beginning in the second contract year. Provision is available in the first year on 10-year terms. Remaining principal, not original.
 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: 08/08/2022. Product availability subject to change.
¹Age-nearest-birthday. ²The 15% penalty free withdrawal is available in the first contract year on the 10-year MYGA term after 30 days. ³APY = Annual Percentage Yield. Form Numbers: (1-Yr) ICC19-MYGA1-19, (2-Yr) ICC19-MYGA2-19, (3-Yr) ICC19-MYGA3-19, (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(s) of 1.00% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured. Rates subject to change.