



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	5 YR	7 YR	10 YR
RATE (APY ²)	4.00%	4.25%	5.15%	5.40%	5.00%	5.00%

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 5.15%, they will be given the option to continue their contract for two more years at 5.40% 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 (APY ²)	4.75%	4.75%	5.40%

PRODUCT DETAILS

NQ = Non-Qualified Q = Qualified

MAXIMUM ISSUE AGE (1, 2, 3 & 5 YR): Age 90¹

MAXIMUM ISSUE AGE (7 & 10 YR): Age 85¹

MINIMUM PREMIUM (Q): \$5,000

MINIMUM PREMIUM (NQ): \$10,000

MAXIMUM PREMIUM (1, 2, 3 & 5 YR): \$500,000

MAXIMUM PREMIUM (7 & 10 YR): \$1,000,000

Funds can only be added within the first 90 days.

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%							
5 YEAR	5%	4%	3%	2%	1%	0%					
7 YEAR	9%	8%	7%	6%	5%	4%	3%	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 7 and 10-year terms. 15% based on the remaining principal, not the original principal. Available in: AK, AL, AR, AZ, CA, CO³, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NJ, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV, & WY. Rates effective: 09/01/2025. Product availability subject to change.

¹Age-nearest-birthday. ²APY=Annual Percentage Yield. ³Qualified funds only. Form Numbers: (1-Yr) ICC19-MYGA1-19, (2-Yr) ICC19-MYGA2-19, (3-Yr) ICC19-MYGA3-19, (5-Yr) ICC19-MYGA5-19, (7-Yr) ICC19-MYGA7-19 & (10-Yr) ICC19-MYGA9-19. Policy forms may vary by state. Each contract has a minimum guaranteed rate after the guaranteed term(s) of 2.65% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured. Rates subject to change.

MYGARS-09-01-25