

GUARDIAN EAGLE

Single Premium Deferred Annuity



ELCO MUTUAL
LIFE & ANNUITY

PRODUCT DETAILS

1, 2, 3 and 5 Year

Maximum Issue Age
90¹

Minimum Premium

\$5,000 *Qualified*

\$10,000 *Non-Qualified*

Maximum Premium

\$500,000

7 and 10 Year

Maximum Issue Age
85¹

Minimum Premium

\$5,000 *Qualified*

\$10,000 *Non-Qualified*

Maximum Premium

\$1,000,000

*Funds can only be added
within the first 90 days.*

15%

**Penalty-free
withdrawal**
of principal allowed*

*Plus accrued interest is
available at any time*

1 YEAR

Yr. 1	Continuation Years			
3.50% ⁺	4.25% ⁺	4.25% ⁺	4.25% ⁺	4.25% ⁺
WITHDRAWAL CHARGES				
5%	4%	3%	2%	1%

2 YEAR

Yr. 1	Yr. 2	Continuation Years		
3.50% ⁺	3.50% ⁺	4.25% ⁺	4.25% ⁺	4.25% ⁺
WITHDRAWAL CHARGES				
5%	4%	3%	2%	1%

3 YEAR

Yr. 1	Yr. 2	Yr. 3	Continuation Years	
5.25% ⁺	5.25% ⁺	5.25% ⁺	5.50% ⁺	5.50% ⁺
WITHDRAWAL CHARGES				
5%	4%	3%	2%	1%

5 YEAR

5.50%⁺

7 YEAR

5.50%⁺

10 YEAR

5.50%⁺

WITHDRAWAL CHARGES

GUARANTEED TERM	CONTRACT YEAR										
	1	2	3	4	5	6	7	8	9	10	11+
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%	

✓ Indicates 30-Day Continuation Option

⁺APY=Annual Percentage Yield.

*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, CO², 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: 08/10/2026. Product availability subject to change.

¹Age-nearest-birthday. ²Qualified 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 2.40% APY. ELCO Mutual and its representatives do not offer tax or legal advice. Not FDIC insured. Rates subject to change.

For Agent Use Only.

MYGABD-08-10-26



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)	3.50%	3.50%	5.25%	5.50%	5.50%	5.50%

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 5.25%, they will be given the option to continue their contract for two more years at 5.50% 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)	4.25%	4.25%	5.50%

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: 08/10/2026. Product availability subject to change.

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