

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

Continuation Years				
Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5
4.25% ⁺	5.00% ⁺	5.00% ⁺	5.00% ⁺	5.00% ⁺
WITHDRAWAL CHARGES				
5%	4%	3%	2%	1%

2 YEAR

Continuation Years				
Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5
4.50% ⁺	4.50% ⁺	5.00% ⁺	5.00% ⁺	5.00% ⁺
WITHDRAWAL CHARGES				
5%	4%	3%	2%	1%

3 YEAR

Continuation Years				
Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5
5.45% ⁺	5.45% ⁺	5.45% ⁺	5.70% ⁺	5.70% ⁺
WITHDRAWAL CHARGES				
5%	4%	3%	2%	1%

5 YEAR

5.70%⁺

7 YEAR

5.70%⁺

10 YEAR

5.70%⁺

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: 10/01/2026. 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.

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