

GUARDIAN EAGLE

Contract Type:	Single Premium Multi-Year Guaranteed Tax-Deferred Annuity <i>Policy Form No. SPD11-05 and SPD11-10</i>
Maximum Issue Ages	Guardian Eagle 1-5: Age 90 (age-nearest-birthday) Guardian Eagle 7 and 10: Age 85 (age-nearest-birthday)
States Offered:	AL, AR, AZ, CA, CO, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, PA, SD, TN, TX, UT, WI, and WV
Plan Qualifications:	Non-qualified, IRA, and Roth IRA (Roth IRA only available in 5, 7, & 10 Plans)
Minimum Contributions	Non-qualified: \$10,000 IRA and Roth IRA: \$5,000
Annuitization:	Can be annuitized at any time
Withdrawals:	- Free interest withdrawals after 30 days - 15% Penalty free withdrawal once per contract year (After The 1st Year*) - Free RMD withdrawals
RMD:	Policyowners over 70 ½ must take a Required Minimum Distribution (RMD) on qualified contracts.
Excise Tax:	Withdrawals made before age 59 ½ may be subject IRS taxation.
Market Value Adjustments:	ELCO does not use Market Value Adjustments (MVAs).
Fees:	No Administration Fees! No Service Fees! No Hidden Fees!

Withdrawal Penalty Period

Plans	1	2	3	4	5	6	7	8	9	10
1-Year	5%	-	-	-	-	-	-	-	-	-
2-Year	5%	4%	-	-	-	-	-	-	-	-
3-Year	5%	4%	3%	-	-	-	-	-	-	-
4-Year	5%	4%	3%	2%	-	-	-	-	-	-
5-Year	5%	4%	3%	2%	1%	-	-	-	-	-
7-Year	9%	8%	7%	6%	5%	4%	3%	-	-	-
10-Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	-

*7 and 10 year plans allow 15% penalty free withdrawal once in the first contract year.

EAGLE'S WING

Contract Type:	Flexible Premium Tax-Deferred Annuity <i>Policy Form No. FPA16</i>
Maximum Issue Age:	Age 90 (age-nearest-birthday)
States Offered:	AL, AR, AZ, CO, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, NE, NM, OH, OK, PA, TN, TX, UT, WI, and WV
Plan Qualifications:	Non-qualified, IRA, and Roth IRA
Contributions (per year)	Minimum: \$100 Maximum: \$100,000
Annuitization:	Can be annuitized at any time
Withdrawals:	- Free interest withdrawals after 30 days - 15% Penalty free withdrawal once per contract year (after the 1st Year) - Free RMD withdrawals
RMD:	Policyowners over 70 ½ must take a Required Minimum Distribution (RMD) on qualified contracts.
Excise Tax:	Withdrawals made before age 59 ½ may be subject IRS taxation.
APY Rate:	Current crediting rate subject to change. Guaranteed minimum Interest rate of 1% APY
Market Value Adjustments:	ELCO does not use Market Value Adjustments (MVAs).
Waivers:	Waiver of withdrawal penalties for Nursing Home and Terminal Illness
Fees:	No Administration Fees! No Service Fees! No Hidden Fees!

Withdrawal Penalty Period

Plan	1	2	3	4	5	6
Flex	5%	5%	5%	5%	1%	-

Must be presented with the Deferred Annuity Product's brochure
For additional features see brochure.

ELCO Mutual Life & Annuity nor its representatives offer legal or tax advice. Please consult your attorney and/or tax advisor regarding any legal or tax matters.

Not Insured By Any Federal Government Agency		
Not FDIC/NCUA Insured	Not a Deposit of a Bank	Not Bank Guaranteed

FOR AGENT USE ONLY. NOT A SOLICITATION OR ADVERTISEMENT.

Not all annuities and optional riders are available in all states.

DAPG-6-17

Phone: 1-888-872-7954
ELCOMutual.com/Annuities