



ELCO MUTUAL
LIFE & ANNUITY

PRESIDIO PLUS

FUNERAL TRUST

Issue Ages: **0-99**

Face Amount: **\$2,500-\$15,000**

Guaranteed Issue

ESTATE TRUST

Issue Ages: **40-95**

Face Amount: **\$15,001-\$100,000***

Guaranteed Issue



USE THE FUNERAL TRUST TO HELP PROTECT ASSETS FROM CREDITORS, NURSING HOMES, AND GOVERNMENT ASSISTANCE PROGRAMS.†



USE THE ESTATE TRUST TO CREATE IMMEDIATE LIQUIDITY FOR THE BENEFICIARIES OF YOUR CLIENTS BY AVOIDING THE PROBATE PROCESS.



CLAIMS PROCESSED WITHIN 24-48 HOURS OF RECEIVING CLAIM PAPERWORK IN GOOD ORDER.

**Minimum face may be lower depending on the state. Please contact the home office for more information.*

† Eligibility not guaranteed. See your local Medicaid guidelines for eligibility requirements. Consult with an elder law attorney. ELCO Mutual is not affiliated with any government program or agency.

PPH-09-21

For agent use only.



ELCO MUTUAL
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PRESIDIO PLUS RATE CARD



PER THOUSAND RATES

Funeral Trust *(Guaranteed Issue)*

Issue Age	Per Thousand Rate
0-50	\$900.00
51-55	\$910.00
56-60	\$920.00
61-65	\$930.00
66-70	\$940.00
71-75	\$950.00
76-80	\$960.00
81-85	\$970.00
86-90	\$980.00
91-95	\$990.00
96-99	\$999.00

Estate Trust *(Guaranteed Issue)*

Issue Age	Per Thousand Rate
40-50	\$890.00
51-55	\$900.00
56-60	\$910.00
61-65	\$920.00
66-70	\$930.00
71-75	\$940.00
76-80	\$950.00
81-85	\$965.00
86-90	\$985.00
91-95	\$995.00
96-99	N/A

ALL GROWTH UP FRONT



ELCO MUTUAL
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FUNERAL TRUST

PER THOUSAND RATES

Age	ELCO Mutual	Company A	Company B
65	\$930	\$995	\$990
70	\$940	\$995	\$1,000
75	\$950	\$995	\$1,000
80	\$960	\$995	\$1,000
85	\$970	\$995	\$1,000

YEARS TO CATCH ELCO'S BUMP

Company A: 0.25% Simple Interest*	Company B: 0.50% Simple Interest
27	12
23	12
18	10
14	8
50	6

ESTATE TRUST

PER THOUSAND RATES

Age	ELCO Mutual	Company A	Company B
65	\$920	\$985	\$990
70	\$930	\$985	\$1,000
75	\$940	\$985	\$1,000
80	\$950	\$985	\$1,000
85	\$965	\$995	\$1,000

YEARS TO CATCH ELCO'S BUMP

Company A: 0.50% Simple Interest**	Company B: 0.50% Simple Interest
14	15
11	15
9	12
7	10
10	7

*Company A growth is equal to .05% simple interest at ages 81-85.

**Company A growth is equal to .30% simple interest at ages 81-85.

Examples effective 09/01/2021, products may have changed.