

## A FEW MORE FACTS

Historically, fraternal organizations have proven to be the safest place to invest your money...

- WCU is the right size to provide individualized service. Giant companies cannot give the same personal touch. What chance, for example, would an annuity member have of speaking with an officer of one of the giant companies? At WCU we provide that personal service.
- WCU is closely associated with the Catholic Church. The WCU character is, and must always be, of the same high moral and ethical order as the Church.
- WCU resources are used to support fraternal, religious, community and other philanthropic causes that satisfy our mission statement.
- Western Catholic Union is a vibrant, active organization that is positioned to provide quality customer service and benefits to members.

## Our Mission Statement



Our Mission is to attend to the fraternal, financial and spiritual well-being of the members of the Western Catholic Union by offering them the greatest number of social and spiritual opportunities possible and to keep our members safe and secure with the best insurance products available.

Western Catholic Union is a fraternal organization which offers its members much more than financial insurance products. We support the communities and people we serve with FAITH, HOPE and CHARITY.



## Western Catholic Union Investment Summary December 31, 2015



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***FAITHFUL PROTECTION, FOR LIFE!***

## FRATERNAL BENEFITS WITH FINANCIAL SECURITY

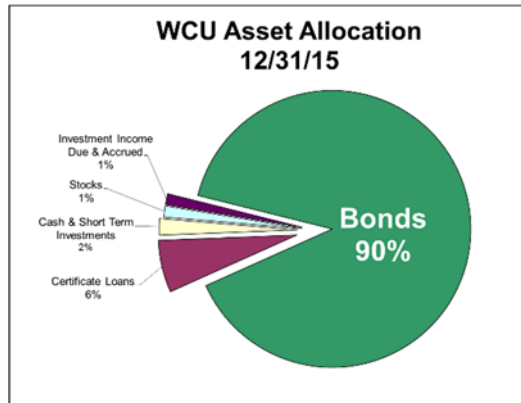
Since 1877, WCU has been providing security for Catholics and their families with life insurance and retirement planning products that also provide membership to the non-profit fraternal benefit society. As custodian of the membership assets, WCU invests in high quality securities that will earn sufficient return to pay the many benefits that our members deserve while satisfying all insurance regulations.

Fraternal benefit societies are well known for prudently managing their members' money. As rated by the National Association of Insurance Commissioners (NAIC), WCU has a very high quality investment portfolio with 100% of its bonds rated high quality. No bonds are in default.

## HIGH QUALITY INVESTMENTS

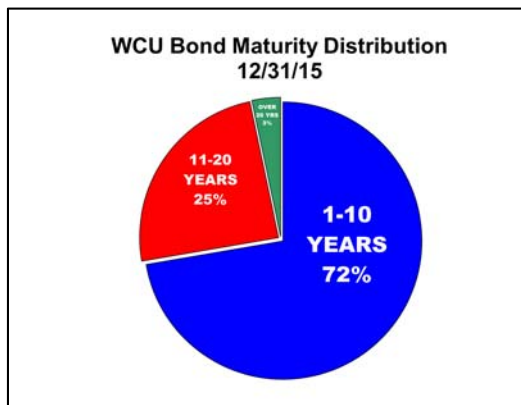
NAIC RATINGS	WCU
1 - HIGHEST QUALITY	95.67%
2 - HIGH QUALITY	4.33%
3 - MEDIUM QUALITY	0.00%
4 - LOW QUALITY	0.00%
5 - LOWER QUALITY	0.00%
6 - IN OR NEAR DEFAULT	0.00%

WCU invests primarily in investment grade bonds. WCU does not purchase junk bonds. The assets are chosen with respect to stability, security and liquidity. The high percentage of assets invested in bonds also provides excellent liquidity and cash flow to pay normal operating expenses such as interest payments on annuities and death benefits on insurance claims.



WCU investments are made by the Officers of the Society. Short range investment policies are made by the Investment Committee which meets monthly. The WCU Board of Trustees adopts any changes to the long term investment policies of the fraternal organization.

WCU has a well-diversified portfolio that is structured to handle life benefits and annuity payouts to members. Pride is taken in the fact that only 3% of the portfolio is extended beyond 20 years. This protects the members by providing liquidity to the society.



WCU has shown dependability and reliability for over 138 years and believes that it is the right size to serve the needs of the family market. Experienced leadership, modernized operations and courteous service professionals are available to handle all of your needs.

New life insurance and annuity products, energetic fraternal activity and responsible investment management are strong indicators of continued growth in 2016.

For more information about membership opportunities available to you and your family please visit us at [www.wculife.org](http://www.wculife.org).

