



# WCU FINANCIAL

ESTABLISHED IN 1877  
FAITH | STRENGTH | SECURITY

A Fraternal Benefit Society  
Since 1877

## 10-Pay or 20-Pay Whole Life Insurance



### Product Features:

- Lifetime Coverage with payments for only 10 or 20 years
- Premiums that never increase
- Minimum Face Amount \$10,000
- Issue Ages 0-70
- Cash Value increases over time
- Loan Option allows you to borrow against the cash value
- Optional riders available include waiver of premium, accidental death and paid-up additions
- Eligible to receive dividends if dividends are declared (not guaranteed)
- Tax-Free Death Benefit payable to your beneficiaries that can be used for things like paying funeral costs & outstanding debts, or to leave a charitable gift to your favorite organization

### Living Benefit Riders Included:

#### Chronic Illness

If the member is unable to perform 2 out of the 6 activities of daily living

#### Critical Illness

If the member is diagnosed as having suffered a heart attack, stroke or cancer.

#### Terminal Illness

If the member is diagnosed with a terminal illness

If any of the above conditions apply, the member can access up to 50% of the face amount of the certificate (up to a maximum of \$150,000).

*Available in CO, IA, IL, MD, MO, OH, PA, TX, WV & WI.  
Consult a tax advisor to determine any tax implications.*

## Western Catholic Union

510 Maine St, Quincy IL 62301  
Sales: 217-228-6308  
[www.wculife.org](http://www.wculife.org)