



WCU FINANCIAL

ESTABLISHED IN 1877
FAITH | STRENGTH | SECURITY

Western Catholic Union 2025 Financial Summary

Revenue

Life Premiums.....	\$1,803,281
Annuity Premiums.....	\$19,478,923
Medicare Supplement Premiums.....	\$43,200
Net Investment Income.....	\$8,400,839
Commissions on Reinsurance Ceded.....	\$241,513
Amortization of IMR.....	\$273,417
Miscellaneous Income.....	\$2,008
Total Revenue	\$30,243,181

Member Benefits

Life Insurance Death Benefits & Matured Endowments.....	\$1,575,018
Annuity Death Benefits.....	\$5,110,442
Accident & Health Benefits.....	\$36,000
Surrender Benefits.....	\$22,758,172
SPIA Benefits.....	\$69,511
Reserve Changes.....	(\$2,586,588)
Total Member Benefits	\$26,962,556

Operating Expenses & Capital Gains

Commissions.....	\$634,469
General & Fraternal Expenses.....	\$1,920,942
Insurance Taxes, Licenses & Fees.....	\$140,053
Deferred & Uncollected Premiums.....	\$379
Miscellaneous Reserve Adjustments.....	(\$58,455)
Dividends + Change in Accrual.....	\$10,417
Total Operating Expenses	\$2,647,806

2025 Income from Operations	\$632,819
Net Realized Capital Gain	\$249,713
2025 Net Income	\$882,532

Surplus & Capital - December 31, 2024	\$8,115,538
2025 Net Income.....	\$882,532
Change in Unrealized Capital Gains (Losses).....	(\$628,200)
Change in Non-admitted Assets.....	\$185,345
Change in Asset Valuation Reserve (AVR).....	(\$5,627)
Change in Surplus as Result of Reinsurance.....	(\$50,266)
Fraternal Death Benefits Paid.....	(\$372,341)
Net Change in Surplus and Capital	\$11,444

Surplus & Capital - December 31, 2025	\$8,126,982
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