



WCU FINANCIAL

ESTABLISHED IN 1877
FAITH | STRENGTH | SECURITY

Annuity Rates - APY

FLEX 7

Issue Ages 18-85

First Year Rate
(Guaranteed)

5.70%

Years 2-7 Rate
(Not Guaranteed)

4.70%

FLEX 5

Issue Ages 18-85

First Year Rate
(Guaranteed)

5.35%

Years 2-5 Rate
(Not Guaranteed)

4.60%

FLEX 2

Issue Ages 18-97

First Year Rate
(Guaranteed)

4.00%

Year 2 Rate
(Not Guaranteed)

4.00%

5 Year MYGA

Issue Ages 18-90

4.60%

4 Year MYGA

Issue Ages 18-90

4.45%

3 Year MYGA

Issue Ages 18-96

4.30%

- **FLEX 7 & FLEX 5 Minimum Guaranteed Rate 2.50%**
- FLEX 2 Minimum Guaranteed Rate 2.00%
- FLEX Rate is guaranteed for first year only. APY rates for future years are subject to market fluctuation and are not guaranteed.
- Minimum Premium \$2,000
- 10% penalty free withdrawal each contract year. Distributions above the penalty free amount are subject to a 9% fee in the first year. The fee decreases by 1% in each subsequent year. No surrender penalties after the initial term.
- FLEX Rates effective 6/8/2026

- MYGA (Multi-year Guarantee Annuity) means the interest crediting rate is guaranteed for the entire stated period
- Minimum Premium \$5,000
- 10% penalty free withdrawal each contract year
- Distributions above the penalty free amount are subject to an 8% penalty in the first year. The penalty decreases by 1% in each subsequent year. The Base penalty is modified by a Market Value Adjustment (MVA). The MVA is indexed to the U.S. Constant Maturity Treasury rate.
- MYGA Rates effective 6/8/2026

Available in IA, IL, MD, MO, OH, PA, TX, WV & WI. All plans include a Living Benefit Rider. Rates subject to change. WCU honors a 45-day rate lock - must receive funds from transferring company within 45 days of receipt of app.

Western Catholic Union

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