



WCU FINANCIAL

ESTABLISHED IN 1877
FAITH | STRENGTH | SECURITY

A Fraternal Benefit Society
Since 1877

Flexible Premium Deferred Annuity



FLEX 10

Issue Ages 0-85

First Year Rate (Guaranteed)	Years 2-10 Rate (Not Guaranteed)
5.85%	4.85%

FLEX 9

Issue Ages 0-85

First Year Rate (Guaranteed)	Years 2-9 Rate (Not Guaranteed)
5.80%	4.80%

FLEX 8

Issue Ages 0-85

First Year Rate (Guaranteed)	Years 2-8 Rate (Not Guaranteed)
5.75%	4.75%

FLEX 7

Issue Ages 0-85

First Year Rate (Guaranteed)	Years 2-7 Rate (Not Guaranteed)
5.70%	4.70%

FLEX 6

Issue Ages 0-85

First Year Rate (Guaranteed)	Years 2-6 Rate (Not Guaranteed)
5.65%	4.65%

FLEX 5

Issue Ages 0-90

First Year Rate (Guaranteed)	Years 2-5 Rate (Not Guaranteed)
5.35%	4.60%

FLEX 2

Issue Ages 0-97

First Year Rate (Guaranteed)	Year 2 Rate (Not Guaranteed)
4.00%	4.00%

Available in IA, IL, MD, MO, OH, PA, TX, WV & WI.

Annuity rates subject to change. Consult a tax advisor to determine any tax implications.

Product Features:

- Available in 10, 9, 8, 7, 6, 5 or 2 year terms
- **Minimum Guaranteed Rate 2.50% for 10, 9, 8, 7, 6 and 5 year terms**
- Minimum Guaranteed Rate 2.00% for 2 year term
- Minimum premium \$2,000
- Interest compounded daily
- Tax deferred growth
- Ability to add additional funds
- 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.
- Living Benefit Riders Included
- Available in both qualified and non-qualified
- Death Benefit is full account value

Western Catholic Union

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