

WCU Annuity Products

Flexible Premium Deferred (FLEX) - Rates Effective 9/29/2026

Product Name	Current Interest Rate Compounded Daily	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year
FLEX 10 10 Yr. FLEX Annuity	First-Year Guaranteed Rate 5.85% ----- Years 2-10 Non-Guaranteed Rate 4.85%	0-85 Current Age	\$2,000 Min. Deposit ----- Max \$500,000* (Q/NQ)	1 st Year Only	2.50%	Yes (IRS may limit annual deposits into qualified accounts)	Year 1 - 9% Year 2 - 8% Year 3 - 7% Year 4 - 6% Year 5 - 5% Year 6 - 4% Year 7 - 3% Year 8 - 2% Year 9 - 1% Year 10 - 0.5%
FLEX 9 9 Yr. FLEX Annuity	First-Year Guaranteed Rate 5.80% ----- Years 2-9 Non-Guaranteed Rate 4.80%	0-85 Current Age	\$2,000 Min. Deposit ----- Max \$500,000* (Q/NQ)	1 st Year Only	2.50%	Yes (IRS may limit annual deposits into qualified accounts)	Year 1 - 9% Year 2 - 8% Year 3 - 7% Year 4 - 6% Year 5 - 5% Year 6 - 4% Year 7 - 3% Year 8 - 2% Year 9 - 1%
FLEX 8 8 Yr. FLEX Annuity	First-Year Guaranteed Rate 5.75% ----- Years 2-8 Non-Guaranteed Rate 4.75%	0-85 Current Age	\$2,000 Min. Deposit ----- Max \$500,000* (Q/NQ)	1 st Year Only	2.50%	Yes (IRS may limit annual deposits into qualified accounts)	Year 1 - 9% Year 2 - 8% Year 3 - 7% Year 4 - 6% Year 5 - 5% Year 6 - 4% Year 7 - 3% Year 8 - 2%

*Home office approval is required for amounts over maximum deposit shown.

WCU's 10 FLEX Annuity Benefits for Penalty-Free Waiver Provisions:

- Nursing Home: Up to 50% coverage, Penalty-Free. **
- Unemployment: Up to 50% coverage, Penalty-Free. **
- Heart Attack: Up to 25% coverage, Penalty-Free. **
- Cancer Diagnosis: Up to 25% coverage, Penalty-Free. **
- Interest Withdrawal: Available after only 30 days, Penalty-Free.
- 10% Annual Withdrawal: Up to 10% of the cash value each year. (Contractual).
- RMD: The Required Minimum Distributions for qualified plans are always Penalty-Free.
- Death Benefit: If the annuitant passes away, Penalty-Free.
- Annuitization: If converted to an income stream equal to the original issued annuity term, Penalty-Free.
- No Penalty Reset: Flex Annuities added new money does not restart the surrender charge period.

**This benefit applies only in the second year of the certificate and beyond, with each eligible event limited to one occurrence. The nursing home waiver is available only for issue ages 80 and under, while the unemployment waiver is available for those aged 64 and younger.

WCU is licensed in these states for annuities: IA, IL, MD, MO, OH, PA, TX, WV & WI.

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

Access the illustration software: <https://illustrations.wculife.org/login> - or Scan the QR Code below:



WCU FINANCIAL

ESTABLISHED IN 1877
FAITH | STRENGTH | SECURITY

510 Maine St. • Quincy, IL 62301
Sales 217-228-6308 • Fax: 217-223-9726



WCU Financial/Western Catholic Union has proudly served as a member-owned, not-for-profit provider of life insurance and annuity products for over 149 years. Western Catholic Union is a fraternal benefit society based in Illinois, founded in 1877.

“Guarantees are based upon the claims paying ability of the issuing Insurance Company.”

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FLEX 7 7 Yr. FLEX Annuity	First-Year Guaranteed Rate 5.70% ----- Years 2-7 Non-Guaranteed Rate 4.70%	0-85 Current Age	\$2,000 Min. Deposit ----- Max \$500,000* (Q/NQ)	1 st Year Only	2.50%	Yes (IRS may limit annual deposits into qualified accounts)	Year 1 - 9% Year 2 - 8% Year 3 - 7% Year 4 - 6% Year 5 - 5% Year 6 - 4% Year 7 - 3%
FLEX 6 6 Yr. FLEX Annuity	First-Year Guaranteed Rate 5.65% ----- Years 2-6 Non-Guaranteed Rate 4.65%	0-85 Current Age	\$2,000 Min. Deposit ----- Max \$500,000* (Q/NQ)	1 st Year Only	2.50%	Yes (IRS may limit annual deposits into qualified accounts)	Year 1 - 9% Year 2 - 8% Year 3 - 7% Year 4 - 6% Year 5 - 5% Year 6 - 4%
FLEX 5 5 Yr. FLEX Annuity	First-Year Guaranteed Rate 5.35% ----- Years 2-5 Non-Guaranteed Rate 4.60%	0-90 Current Age	\$2,000 Min. Deposit ----- Max \$500,000* (Q/NQ)	1 st Year Only	2.50%	Yes (IRS may limit annual deposits into qualified accounts)	Year 1 - 9% Year 2 - 8% Year 3 - 7% Year 4 - 6% Year 5 - 5%

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FLEX 2 2 Yr. FLEX Annuity	First-Year Guaranteed Rate 4.50% ----- Year 2 Non-Guaranteed Rate 4.50%	0-97 Current Age	\$2,000 Min. Deposit ----- Max \$500,000* (Q/NQ)	1 st Year Only	2.00%	Yes (IRS may limit annual deposits into qualified accounts)	Year 1 - 9% Year 2 - 8%

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