

WCU Annuity Products Single Premium Immediate (SPIA)

Product Name	Current Interest Rate	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year
SPIA 3 Yr.	2.50%	Issue Ages vary by product type and term	Minimum Monthly Payment \$50.00 ----- Max \$500,000* (Q/NQ)	Rate Locked at Issue	Rate Locked at Issue	No	N/A
SPIA 4 Yr.	2.75%						
SPIA 5-10 Yr.	3.50%						
SPIA 11-15 Yr.	3.75%						
SPIA 16-20 Yr.	4.00%						
Period Certain & Life	4.50%						

Examples of payout options include Period Certain, Period Certain & Life, Life Only or Joint & Survivor Options.

Product Name	Current Interest Rate	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year
Legacy SPIA		Issue Ages vary by product type and term	\$10,000 Min. Deposit ----- Max \$1,000,000* (Q/NQ)	Rate Locked at Issue	Rate Locked at Issue	No	N/A
2-23 months	0.05%						
24-35 months	0.50%						
36-59 months	1.00%						
60-119 months	1.50%						
120+ months	2.00%						

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

The Legacy SPIA was developed specifically for agents who work with elder law attorneys to assist with clients' estate planning. This annuity is irrevocable, not transferable, cannot be surrendered or assigned, holds no cash value and does not allow ownership or beneficiary changes. This plan also has its own commission schedule and is excluded from the annual Cash Bonus Program.

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.

For SPIA illustrations and additional options, contact Carolyn Yates at 217-228-6308 or email cyates@wculife.org.



WCU FINANCIAL

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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.”