WCU FINANCIAL
ESTABLISHED IN 1877
FAITH | STRENGTH | SECURITY

*A Fraternal Benefit Society Since 1877*

# Rate Lock Multi-Year Guarantee Annuity (MYGA)



## Rate Lock 5 MYGA

Issue Ages 0-90

**5.15%**

## Rate Lock 4 MYGA

Issue Ages 0-90

**5.00%**

## Rate Lock 3 MYGA

Issue Ages 0-96

**4.75%**

The current APY (Annual Percentage Yield) is guaranteed for the term of the annuity. APY is determined at time of issue and will not change.

**Product Features:**

- Available in 3 year, 4 year or 5 year term
- Minimum premium $5,000
- Interest compounded daily
- Tax deferred growth
- 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.
- Living Benefit Riders Included
- Available in both qualified and non-qualified
- Joint spousal ownership available on non-qualified
- Death Benefit is full account value

*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.*

Western Catholic Union

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