WCU Annuity Products
Rate Lock Multi-Year Guarantee (MYGA) - Rates Effective 10/14/2026

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**
RATE LOCK 5 MYGA 5 Yr. Multi-Year Guarantee Annuity	**5.15%** Effective Annual Yield	0-90 Current Age	$5,000 Min. Deposit / Max $500,000* (Q/NQ)	5 Years	Rate Locked at Issue	No	Year 1 - 8% Year 2 - 7% Year 3 - 6% Year 4 - 5% Year 5 - 4%
RATE LOCK 4 MYGA 4 Yr. Multi-Year Guarantee Annuity	**5.00%** Effective Annual Yield	0-90 Current Age	$5,000 Min. Deposit / Max $500,000* (Q/NQ)	4 Years	Rate Locked at Issue	No	Year 1 - 8% Year 2 - 7% Year 3 - 6% Year 4 - 5%
RATE LOCK 3 MYGA 3 Yr. Multi-Year Guarantee Annuity	**4.75%** Effective Annual Yield	0-96 Current Age	$5,000 Min. Deposit / Max $500,000* (Q/NQ)	3 Years	Rate Locked at Issue	No	Year 1 - 8% Year 2 - 7% Year 3 - 6%

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

** The Base penalty is modified by a Market Value Adjustment (MVA). The MVA is indexed to the U.S. Constant Maturity Treasury rate.

WCU's 9 MYGA 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

***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:

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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."