WCU FINANCIAL

ESTABLISHED IN 1877

FAITH | STRENGTH | SECURITY

Annuity Rates

FLEXIBLE PREMIUM DEFERRED ANNUITIES (FLEX)

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)
4.50%	4.50%

Minimum Guaranteed Rate 2.50% on FLEX 10, FLEX 9, FLEX 8, FLEX 7, FLEX 6, and FLEX 5. Minimum Guaranteed Rate 2.00% on FLEX 2. FLEX rate is guaranteed for first year only. APY rates for future years are subject to market flucuation and are not guaranteed. Minimum Premium $2,000. 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 in each subsequent year. No surrender penalties after the initial term. FLEX rates effective 9/29/2026.

RATE LOCK MULTI-YEAR GUARANTEE ANNUITIES (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%

MYGA (Multi-Year Guarantee Annuity) means the interest crediting rate is guaranteed for the entire stated period. Minimum Premium $5,000. 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. MYGA rates effective 10/14/2026.

Available in IA, IL, MD, MO, OH, PA, TX, WV & WI. All plans include a Living Benefit Rider. Rates subject to change. WCU honors a 45-day rate lock - must receive funds from transferring company within 45 days of receipt of app.

Western Catholic Union

510 Maine St, Quincy IL 62301
Sales: 217-228-6308
www.wculife.org