



WCU

A Fraternal Benefit Society
Since 1877

Flexible Premium Deferred Annuity



Current APY as high as 5.85%

FLEX 7

Premium Amount	First Year Rate (Guaranteed)	Years 2-7 Rate (Not Guaranteed)
\$50,000 & Up:	5.85%	4.85%
\$10,000 - \$49,999:	5.70%	4.70%
\$2,000 - \$9,999:	4.70%	3.70%

FLEX 5

Premium Amount	First Year Rate (Guaranteed)	Years 2-5 Rate (Not Guaranteed)
\$50,000 & Up:	5.50%	4.75%
\$10,000 - \$49,999:	5.35%	4.60%
\$2,000 - \$9,999:	4.35%	3.60%

FLEX 2

Premium Amount	First Year Rate (Guaranteed)	Year 2 Rate (Not Guaranteed)
\$2,000 & Up:	3.25%	3.25%

Product Features:

- Available in 2 year, 5 year or 7 year term
- Issue Ages: 18-85 (5 or 7 year term)
- Issue Ages: 18-97 (2 year term)
- Minimum premium \$2,000
- Minimum guaranteed interest rate is 2%
- Interest compounded daily
- Tax deferred growth
- Ability to add additional funds
- 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 by 1% in each subsequent year. No surrender penalties after the initial term.
- Living Benefit Riders Included
- Available in both qualified and 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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