



# WCU FINANCIAL

ESTABLISHED IN 1877  
FAITH | STRENGTH | SECURITY

A Fraternal Benefit Society  
Since 1877

# Flexible Premium Deferred Annuity



**Current APY as high as 5.70%**

## FLEX 7

Issue Ages 18-85

First Year Rate  
(Guaranteed)

**5.70%**

Years 2-7 Rate  
(Not Guaranteed)

**4.70%**

## FLEX 5

Issue Ages 18-85

First Year Rate  
(Guaranteed)

**5.35%**

Years 2-5 Rate  
(Not Guaranteed)

**4.60%**

## FLEX 2

Issue Ages 18-97

First Year Rate  
(Guaranteed)

**3.25%**

Year 2 Rate  
(Not Guaranteed)

**3.25%**

### Product Features:

- Available in 2 year, 5 year or 7 year term
- **Minimum Guaranteed Rate 2.50% for 5 year or 7 year term**
- Minimum Guaranteed Rate 2.00% for 2 year term
- Minimum premium \$2,000
- 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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[www.wculife.org](http://www.wculife.org)