



WCU FINANCIAL

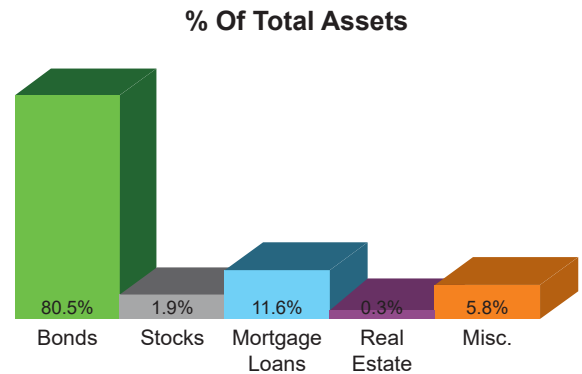
ESTABLISHED IN 1877
FAITH | STRENGTH | SECURITY

510 Maine St. • Quincy, IL 62301 • 217-223-9721

For nearly 150 years, Western Catholic Union has been a cornerstone of financial stability, securing members' futures since 1877. As a non-profit fraternal benefit society, our century-and-a-half of experience is anchored by consistent growth, with total assets reaching approximately \$178 million and a surplus that has grown by over 15% in recent years. This enduring strength allows us to provide time-tested life insurance and annuities while reinvesting in our families, including raising over \$10 million for charitable causes and Catholic education scholarships.

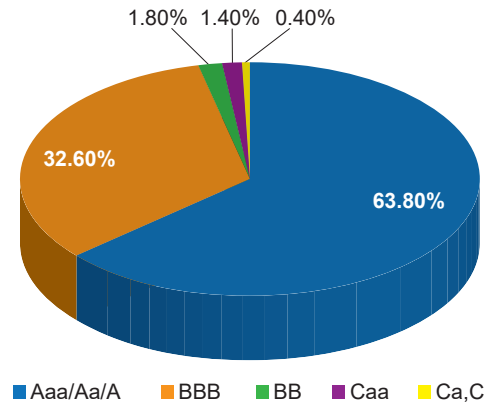
12/31/2025

Assets	\$174,644,646
Surplus	\$8,126,982
Solvency Ratio	104.9%
Bonds/Assets	80.5%
Stocks/Assets	1.9%
Commercial Mortgage Loans (Asset Backed, Super Senior Commercial Notes)	11.6%
Real Estate	0.3%
Miscellaneous (cash, contract loans, investment income due and accrued, recoverable from reinsurer)	5.8%



INVESTED ASSETS

NAIC Designation	Rating Agencies	Percent
1	Aaa/Aa/A	63.80%
2	BBB	32.60%
3	BB	1.80%
4	B	0.00%
5	Caa	1.40%
6	Ca,C	0.40%



State Licenses: CO, IA, IL, MD, MO, OH, PA, TX, WI, WV