



# WCU

A Fraternal Benefit Society  
Since 1877

# Multi Year Guarantee Annuity



## 5 Year MYGA

Issue Ages 18-90

**4.50%**

## 4 Year MYGA

Issue Ages 18-90

**4.35%**

## 3 Year MYGA

Issue Ages 18-96

**4.20%**

The current APY (Annual Percentage Yield) is guaranteed for the term of the annuity. APY is determined at time of issue and will not change.

### Product Features:

- Available in 3 year, 4 year or 5 year term
- Minimum premium \$10,000
- Interest compounded daily
- Tax deferred growth
- 10% penalty free withdrawal each contract year
  - Distributions above the penalty free amount are subject to a 8% fee in the first year. The fee decreases by 1% in each subsequent year. No surrender penalties after the initial term.
- Surrender Charge Waiver Provisions
- Available in both qualified and non-qualified
- Joint spousal ownership available on 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)