



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.
- Living Benefit Riders Included
- 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

**510 Maine St, Quincy IL 62301
1-877-928-1877
www.wculife.org**