



**Western
Catholic
Union**

**2026
Annual
Newsletter**



**A Living Legacy:
Celebrating WCU's Oldest Living Member**

Miriam Weseman with her daughters, Robbie and Mary

217-223-9721

510 Maine St • Quincy, IL 62301

Meet Miriam Weseman

On April 28, 2026, Miriam Weseman of Washington, MO will celebrate her 110th birthday, marking a remarkable life defined by faith, service, and devotion to others. As the oldest living member of the Western Catholic Union, she represents a living connection to more than a century of history.

Miriam was born in 1916 in Ste. Genevieve, MO, shortly before the United States entered World War I. She recalls riding with her father in a horse and buggy delivering milk for five cents—just one of many memories from a childhood that bridged simpler times and sweeping change. In the 1940s, she witnessed new technology firsthand with her family's first television. Though she remembered owning a Ford Model T, she never enjoyed driving and did not purchase a car until 1966.



Miriam sometime around graduation

After graduating from Valle Catholic High School in 1934, Miriam began working at St. Joseph Hospital as a nurse's assistant, earning \$20 a week and learning nearly every job in the hospital. She later attended Sanford Brown Business School in St. Louis, studying typing and shorthand while working as a nanny in St. Charles.

Miriam joyfully recalls that she actually met her husband after first dating his brother. She married Wells Weseman on February 17, 1941, just before World War II. The couple settled in Washington, where Wells managed a five and dime store called Golden Rule. Together they raised five children—David, Jan, Arthur, Mary, and Robbie—in the home where Miriam still lives today.

When her youngest child was in high school, Miriam began working at Cedarcrest Manor, an assisted living facility close to her home. Often called in during the night, she faithfully cared for residents for 25 years before retiring in 1967.

After her retirement, Miriam continued giving by volunteering—singing in the Church choir, and visiting homebound parishioners. She also served for many years as Financial Secretary of Western Catholic Union Branch 256 in Washington, MO, welcoming members into her home as they stopped by to pay dues.

Miriam shares a passion for family history with her children, tracing their ancestry back to the 1500s. Until just a year ago, she remained physically active through regular exercise, often online. She credits her long life to staying active, maintaining close relationships, and taking life as it comes without worrying about small things.



Miriam & Wells Weseman Wedding Photo

Each year, her birthday is celebrated in a very special way. Miriam lives behind Immanuel Lutheran School, and the entire student body honors her by walking down the street, stopping in front of her house to sing "Happy Birthday. This sweet tradition reflects the deep connection she has built within her community.

At 110 years old, WCU is proud to have Miriam as our oldest living member. Her legacy is not only the years she has lived, but the countless lives she has touched through kindness, service, and unwavering faith.

The Latest News

Save the Date

WCU will be celebrating our 150th Anniversary in 2027! Mark your calendars for Thursday, June 3, 2027 and Friday, June 4, 2027 to come to Quincy and join the celebration! On Thursday evening, we will have our 150th Anniversary Gala and on Friday AM we will have our Member Appreciation/Community Service Day. All members are invited to attend. Stay tuned for more details to be released soon.



Introducing James S. Laick, LUTCF, FICF



WCU is pleased to announce the addition of James S. Laick to our organization as our Chief Executive of Marketing & Distribution. Jim comes to WCU with over 44 years of Sales and Marketing experience in the financial services industry with twenty-five of those years in the Fraternal sector.

His role is to oversee marketing, production and distribution activities for WCU. He has developed and built organizations' distribution and marketing systems and spent the last 8 years at ISDA Financial Life as their Senior Executive of Sales & Marketing and 15 years as the National Sales Manager at GBU Life.

A resident of Mount Pleasant, Pennsylvania, Jim is deeply committed to his faith, family, and community service. Jim, along with WCU Sales Director Ryan Hulett, will serve as the point of contact for all WCU representatives.



WCU FINANCIAL

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WCU would like to inform our members of our new financial branding concept for Western Catholic Union. Over the next few months, you will begin to see our new logo (shown above) on our letters, forms, applications, contracts and marketing materials. You will also notice a new look to our website in the next few months.

We are not changing our name. We are still Western Catholic Union, the same company that has been around for almost 150 years. We are simply beginning the transition of using the WCU Financial logo on correspondence for our financial services products. Our focus continues to be on providing great products and outstanding customer service to our agents and members.

Now Accepting Board of Trustees Applications

Have you ever thought about serving the Fraternal Benefit Society of which you are a member?

WCU is now accepting applications for our Board of Trustees election that will be held in August 2026.

Legal, compliance, regulatory or business management experience is a plus. For a list of qualifications and to access the application, please visit www.wculife.org/about-wcu/board-applications.

Application deadline is May 15, 2026.

Ballots will be sent to members in June. If you would like to receive your ballot electronically in the future, be sure to opt in for electronic ballots when casting your vote.



2025 Financial Summary

Western Catholic Union continues its proud tradition of serving members' fraternal, financial, and spiritual well-being, just as we have since 1877. We look forward to celebrating our 150th anniversary in 2027!

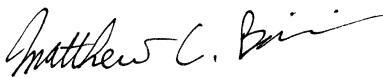
Premium revenue totaled \$21.3 million, driven primarily by annuity premiums of \$19.5 million and life insurance premiums of \$1.8 million. Net investment income contributed an additional \$8.4 million, bringing total revenue to approximately \$30.2 million.

Managing expenses remains a central focus. Despite ongoing inflationary pressures, general and fraternal expenses were well contained at \$1.92 million. Total operating expenses, including commissions, taxes, and other adjustments, (plus general and fraternal) amounted to \$2.7 million.

WCU reported Net Income of \$883k for the year. Surplus remained stable, as positive operating results were offset by unrealized investment losses driven by market fluctuations.

Thanks to the continued trust of our members and the dedication of our team, Western Catholic Union remains financially sound and committed to faithful stewardship. Through scholarships, grants, and charitable giving, we continue to support our communities and live out our mission.

From all of us at WCU, thank you for your enduring support.



Matthew C. Bainbridge
Secretary-Treasurer

Revenue

Life Premiums.....	\$1,803,281
Annuity Premiums.....	\$19,478,923
Medicare Supplement Premiums.....	\$43,200
Net Investment Income.....	\$8,400,839
Commissions on Reinsurance Ceded.....	\$241,513
Amortization of IMR.....	\$273,417
Miscellaneous Income.....	\$2,008
Total Revenue	\$30,243,181

Member Benefits

Life Insurance Death Benefits & Matured Endowments.....	\$1,575,018
Annuity Death Benefits.....	\$5,110,442
Accident & Health Benefits.....	\$36,000
Surrender Benefits.....	\$22,758,172
SPIA Benefits.....	\$69,511
Reserve Changes.....	(\$2,586,588)
Total Member Benefits	\$26,962,556

Operating Expenses & Capital Gains

Commissions.....	\$634,469
General & Fraternal Expenses.....	\$1,920,942
Insurance Taxes, Licenses & Fees.....	\$140,053
Deferred & Uncollected Premiums.....	\$379
Miscellaneous Reserve Adjustments.....	(\$58,455)
Dividends + Change in Accrual.....	(\$10,417)
Total Operating Expenses	\$2,647,806

2025 Income from Operations

Net Realized Capital Gain.....	\$249,713
2025 Net Income	\$882,532

Surplus & Capital - December 31, 2024

2025 Net Income.....	\$882,532
Change in Unrealized Capital Gains (Losses).....	(\$628,200)
Change in Non-admitted Assets.....	\$185,345
Change in Asset Valuation Reserve (AVR).....	(\$5,627)
Change in Surplus as Result of Reinsurance.....	(\$50,266)
Fraternal Death Benefits Paid.....	(\$372,341)

Net Change in Surplus and Capital

Net Change in Surplus and Capital	\$11,444
Surplus & Capital - December 31, 2025	\$8,126,982

Sign up for our Member Portal and get 24/7 access to your policy information!

Are you too busy to call during office hours? What if you need information right away, but the office is closed? The member portal can give you the information you need, when you need it! Here are some examples of what you can find on the member portal:

- View your cash value or death benefit
- Check your beneficiaries
- Upload & Download Documents
- Access RMD Letters, Annuity Statements, or Dividend Letters
- Contact Staff

To get set up on the member portal, visit our website at www.wculife.org and click on Member Login. Then, click on "I am a new user" and follow the prompts. If you have any questions, please contact our office at 217-223-9721 for assistance.

NOTE: We are currently unable to accept payments online.

WCU Scholarships

Did you know that WCU provides scholarship opportunities to their members? To be eligible for our grade school or high school scholarships, the student must simply be a WCU member and be enrolled in a Catholic School for the upcoming school year (grades K-12). The high school scholarships also require an essay and a letter of recommendation. This year we awarded 17 grade school grants for \$500 each, and 5 high school scholarships for \$1,000 each.

Congratulations to our scholarship winners for the 2026-2027 school year!

Grade School Grant Winners

Vivian Bainbridge - Quincy, IL
Isaac Benz - Quincy, IL
Hunter Bernard - Washington, MO
Margaret Bickhaus - Quincy, IL
Ian Briggs - Union, MO
Emmett Dake - Westphalia, MO
Dylan Goetten - Jerseyville, IL
Anna Kulp - Brussels, IL
Lincoln Kulp - Brussels, IL
Maeve Marshall - Quincy, IL
Elliana McNicholas - Jerseyville, IL
Carson Miles - Jerseyville, IL
Isabelle Obert - Quincy, IL
Magnolia Schrage - Quincy, IL
Jamie (Rita) Stegeman - Quincy, IL
Shay Sullivan - Washington, MO
Jonathon Thoele, Jr. - Quincy, IL

High School Scholarship Winners

Chloe Barnhart - Washington, MO
Ariana Castaneda - Oak Park, IL
Gabe Mason - Quincy, IL
Maria Maune - Washington, MO
Avery Pollock - Washington, MO



WCU also provides a \$2,000 renewable scholarship to members that attend a Catholic University.

The current recipients of this scholarship are Hunter Hildebrand and Nolan Flear, both from Quincy, IL. New applications will be accepted for the 2027-2028 school year.

For more information about scholarships and to access scholarship applications, please visit our website at www.wculife.org/wcu-scholarships.

Now Available: WCU Apparel Store

Check out our new WCU Apparel Store - now available on our website! Choose from a large selection of shirts, polos, corporate wear, outer wear, hats and more! There are a few different embroidery logos to choose from, with digital prints also available. Items ordered will be shipped directly to you, or pick-up is available for Quincy residents.

Visit <https://store.landmarxwear.com/sites/wcufinancial> or
Visit our website and click on Apparel Store or
Scan the QR Code with your phone



Fraternal Activities

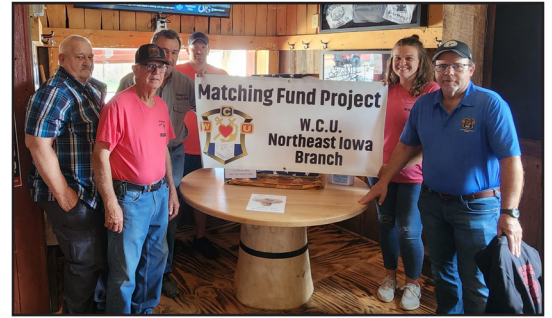
In 2025, our branches invested over 15,000 hours on community service events and helped raise over \$1 million for your neighbors in need! In addition, WCU provided over \$34,000 in matching funds. We are proud to be able to assist our members in helping others for the past 149 years. Follow us on Facebook to stay up to date with what's going on at WCU!



St. Louis, MO Branch provides a check to Feed My People Food Pantry



Quincy, IL Branch sponsored a bake sale to benefit St. Dominic School Art Program



Northeast IA Branch sold raffle tickets for a handmade table to benefit Wadena Cemeteries



Apple Creek, MO Branch showcasing their quilt that was raffled to benefit St. Maurus Church



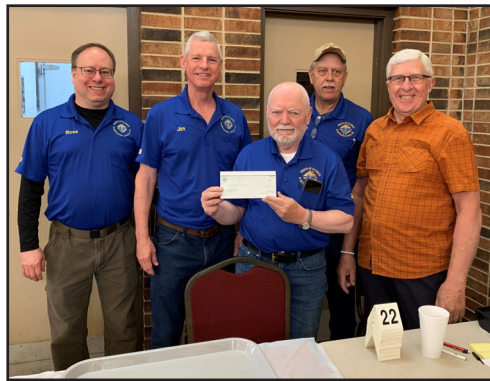
Zell, MO Branch provides a check to St. Joseph Parish for a raffle held at the Fall Festival



Franklin Warren District volunteers worked the concession stand at the Fair to fund scholarships



Clover Bottom, MO Branch volunteers working their Annual Burger Day for Alzheimer's



Union, MO Branch provides check to their local K of C Chapter from a co-sponsored fish fry



Metro East, IL Branch provides check to the Madison County Historical Society from a breakfast



Ozora, MO Branch provides check to Sacred Heart Church from a Fall Social



Westphalia, MO Branch sponsored a bake sale to support the Happy Clovers 4H Club



Villa Ridge, MO Branch provides check to St. John the Baptist from a 5K Run



WESTERN CATHOLIC UNION

A Fraternal Benefit Society Since 1877

510 Maine Street, Quincy, Illinois 62301

(800) 223-4928 – (217) 223-9721 – Fax (217) 223-9726

www.wculife.org



PRIVACY NOTICE

Protecting the privacy of your personal information has always been a top priority for Western Catholic Union. We want to make sure that you know the steps we take to protect the privacy of the customer information we collect and, in some cases, share.

Although we encourage you to take a few minutes to read and review this notice, no action is required on your part.

What information do we collect?

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information that we may receive from a consumer reporting agency.

How do we use collected information?

The information we gather helps us identify you and carry on our relationship with you. It also helps us to develop products and services that meet your needs, offer you reliable rates, and provide you with excellent customer service. We obtain and use this information only in accordance with state and federal laws. We do not sell your information to other companies for any reason. We use your information only for administrative reasons, to service your policy, and as described in this notice.

What information do we disclose?

We may disclose the types of information described above with affiliates and unaffiliated third parties for the purpose of servicing your insurance needs. For example, disclosures may be made to certain third parties who either perform functions or services on our behalf or when required by law. These are some examples of third parties that we may share your information with:

- Reinsurers, other insurance companies, and insurance support organizations;
- Insurance departments or other federal, state or local legal authorities;
- Regulatory agencies, other governmental entities, and law enforcement agencies;
- Authorized persons by way of a subpoena, warrant or other court order; and
- Others for the purposes of complying with auditing and reporting requirements.

What security procedures are used?

We maintain physical, electronic, and procedural safeguards in place to guard against unauthorized access, disclosure or use of your information. We restrict access to nonpublic personal information about you to those of our employees who need to know that information to provide products or services to you. We permit only staff, trained in the proper handling of policyholder information, to have access to that information. We are, and will continue to be, vigilant in the safeguarding of your personal financial and medical information.

It is our sincere desire to maintain complete, accurate, and up-to-date records. You may contact us at the address or telephone number above to access, as provided by law, information included in your file. We will promptly correct any and all errors in our information, as needed. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth, and social security number.

Changes to This Notice:

We have the right to update this notice at any time, and the changes we make will apply to all information we collect about you. We will provide you with a copy of any new notice as required by law.



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Current Annuity Rates

7-year Flex - 5.70% (for first year only)

Flexible Premium Annuity

FLEX rate shown is First Year Guaranteed Rate.

FLEX 7

First Year Rate (Guaranteed)	Years 2-7 Rate (Not Guaranteed)
5.70%	4.70%

FLEX 5

First Year Rate (Guaranteed)	Years 2-7 Rate (Not Guaranteed)
5.35%	4.60%

FLEX 2

First Year Rate (Guaranteed)	Years 2-7 Rate (Not Guaranteed)
3.25%	3.25%

Multi-Year Guarantee Annuity

5 Year MYGA

4.50%

4 Year MYGA

4.35%

3 Year MYGA

4.20%

Rates subject to change. Available in IA, IL, MD, MO, OH, PA, TX, WV & WI

Give your child or grandchild the gift that keeps on giving with WCU's Guardian Angel Plan!

A one-time premium payment of \$125 or \$250 purchases \$10,000 or \$20,000 of life insurance coverage through age 25. Once the insured reaches age 25, they are eligible to convert to a whole life plan for up to 5 times the original face amount, regardless of their health. Don't miss out on this valuable lifetime gift at an affordable price!

Contact your local WCU Agent or
Carolyn Yates, our Home Office Sales Administrator, at 217-228-6308.

www.wculife.org