



# WESTERN CATHOLIC UNION

A FRATERNAL LIFE INSURANCE & ANNUITY COMPANY

## Annuity Rates - APY

### FLEX 7

<u>Premium Amount</u>	<u>First Year Rate (Guaranteed)</u>	<u>Years 2-7 Rate (Not Guaranteed)</u>
\$50,000 & Up:	<b>5.85%</b>	<b>4.85%</b>
\$10,000 - \$49,999:	<b>5.70%</b>	<b>4.70%</b>
\$2,000 - \$9,999:	<b>4.70%</b>	<b>3.70%</b>

### FLEX 5

<u>Premium Amount</u>	<u>First Year Rate (Guaranteed)</u>	<u>Years 2-5 Rate (Not Guaranteed)</u>
\$50,000 & Up:	<b>5.50%</b>	<b>4.75%</b>
\$10,000 - \$49,999:	<b>5.35%</b>	<b>4.60%</b>
\$2,000 - \$9,999:	<b>4.35%</b>	<b>3.60%</b>

### FLEX 2

<u>Premium Amount</u>	<u>First Year Rate (Guaranteed)</u>	<u>Year 2 Rate (Not Guaranteed)</u>
\$2,000 & Up:	<b>3.25%</b>	<b>3.25%</b>

### 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%**

- FLEX Rate is guaranteed for first year only. APY rates for future years are subject to market fluctuation and are not guaranteed.
- Minimum Guaranteed Rate 2.00%
- 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.
- Issue Ages 18-85 (5 or 7 year term)
- Issue Ages 18-97 (2 year term)
- FLEX Rates effective 7/1/2025

- MYGA (Multi-year Guarantee Annuity) means the interest crediting rate is guaranteed for the entire stated period
- Minimum Premium \$10,000
- 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.
- MYGA Rates effective 7/1/2025

*Available in IA, IL, MD, MO, OH, PA, TX, WV & WI. All plans include a Living Benefit Rider. Rates subject to change. WCU honors a 45-day rate lock - must receive funds from transferring company within 45 days of receipt of app.*

Western Catholic Union

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