



WESTERN CATHOLIC UNION

A FRATERNAL LIFE INSURANCE & ANNUITY COMPANY

Annuity Rates - APY

FLEX 7

Premium Amount

\$50,000 & Up:	5.85%
\$10,000 - \$49,999:	5.70%
\$2,000 - \$9,999:	4.70%

FLEX 5

Premium Amount

\$50,000 & Up:	5.50%
\$10,000 - \$49,999:	5.35%
\$2,000 - \$9,999:	4.35%

FLEX 2

Premium Amount

\$2,000 & Up:	3.25%
---------------	--------------

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 shown is the first year guaranteed rate.**
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 application.

Western Catholic Union

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