



WESTERN CATHOLIC UNION

A FRATERNAL LIFE INSURANCE & ANNUITY COMPANY

Annuity Rates - APY

FLEX 7

Issue Ages 18-85

First Year Rate
(Guaranteed)

5.70%

Years 2-7 Rate
(Not Guaranteed)

4.70%

FLEX 5

Issue Ages 18-85

First Year Rate
(Guaranteed)

5.35%

Years 2-5 Rate
(Not Guaranteed)

4.60%

FLEX 2

Issue Ages 18-97

First Year Rate
(Guaranteed)

3.25%

Year 2 Rate
(Not Guaranteed)

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%

- **Minimum Guaranteed Rate 2.50% for 5 year or 7 year term**
- Minimum Guaranteed Rate 2.00% for 2 year term
- FLEX Rate is guaranteed for first year only. APY rates for future years are subject to market fluctuation and are not guaranteed.
- Minimum Premium \$2,000
- 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.
- FLEX Rates effective 10/20/2025

- 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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