



# WCU

*A Fraternal Benefit Society  
Since 1877*

## Single Premium Immediate Annuity



### SPIA Rates

#### Period Certain:

3 Years:	<b>2.50%</b>
4 Years:	<b>2.75%</b>
5-10 Years:	<b>3.50%</b>
11-15 Years:	<b>3.75%</b>
16-20 Years:	<b>4.00%</b>

Period Certain & Life: **4.50%**

Issue Ages vary by product type and term.

The Single Premium Immediate Annuity (SPIA) converts a lump-sum investment into a series of income payments for a defined period or the lifetime of the annuitant. Interest rate is guaranteed for the chosen term.

### Product Features:

- Guaranteed income that can be distributed monthly, quarterly, semi-annually or annually
- Payment schedule cannot be modified once established
- Additional deposit or withdrawals are not permitted
- Period Certain available in 3-20 year terms
- Period Certain + Life available in 5, 10, 15 or 20 year terms
- Life option means you cannot outlive your payments
  - Joint and survivor options
- Minimum monthly payment of \$50.00
- Available in both qualified and non-qualified
- Beneficiary continues to receive payment for remainder of guarantee period

*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

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