



WCU

*A Fraternal Benefit Society
Since 1877*

Single Premium Whole Life Insurance



Product Features:

- Issue Ages 0-85
- Minimum Face Amount \$10,000
- Minimum Premium Ages 0-24 \$2,000
Ages 25-85 \$5,000
- Must meet both minimum face amount & premium requirements
- Lifetime Coverage with a one-time premium payment
- Cash Value increases over time
- Loan Option allows you to borrow against the cash value
- Eligible to receive dividends if dividends are declared (not guaranteed)
- Tax-Free Death Benefit payable to your beneficiaries that can be used for things like paying funeral costs & outstanding debts, or to leave a charitable gift to your favorite organization

Living Benefit Riders Included:

Chronic Illness

If the member is unable to perform 2 out of the 6 activities of daily living

Critical Illness

If the member is diagnosed as having suffered a heart attack, stroke or cancer.

Terminal Illness

If the member is diagnosed with a terminal illness

If any of the above conditions apply, the member can access up to 50% of the face amount of the certificate (up to a maximum of \$150,000).

*Available in CO, IA, IL, MD, MO, OH, PA, TX, WV & WI.
Consult a tax advisor to determine any tax implications.*

Western Catholic Union

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