



WCU

A Fraternal Benefit Society
Since 1877

Whole Life Insurance



Product Features:

- Lifetime Coverage with premiums that never increase
- Minimum Face Amount \$10,000
- Issue Ages 0-85
- Cash Value increases over time
- Loan Option allows you to borrow against the cash value
- Optional riders available include waiver of premium, accidental death and paid-up additions
- 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
- Simplified application process for face amounts between \$10,000 & \$25,000 and up to age 80

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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