

*Touching lives. Securing futures.®*

***Financial security for families***

*Through life insurance, annuity,  
investment\* and banking\*\* products.*

***Positive family life***

*Through fraternal camp and youth  
service club programs for good times  
and fraternal benefits for times of need.*

***Service to communities***

*Through youth educational programs  
and volunteer activities nationwide.*

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Good reasons  
Protecting those you love



## Good reasons

*Protecting those you love*

*You dream of a bright future for your family and your community. You want to make sure your loved ones are protected financially. These are good reasons to become a member of Modern Woodmen of America.*

*You have many choices when it comes to financial services providers. What makes us different? We're a tax-exempt fraternal benefit society. We sell life insurance, annuity and investment products – not to benefit stockholders, but to support our members, their families and their communities with social, charitable and volunteer activities.*

*Helping members improve quality of life is at the core of everything we do. Consider how Modern Woodmen can help you help those you love.*



# Financial Products

*Life insurance, annuity, investment and banking products for your financial future*

Your Modern Woodmen representative can help you analyze your needs and recommend products to help meet those needs, including:

- Final expenses
- Income for loved ones
- Unexpected emergencies
- Home mortgage protection
- Educational funds for children
- Retirement funding and income
- Business protection
- Estate planning

## **Modern Woodmen's product portfolio includes:**

### *Permanent Life Insurance*

- Whole life insurance
- Universal life insurance
- Variable universal life insurance\*

### *Term Life Insurance*

- Term plans and riders, including return of premium rider
- Term protection plans for children

### *Annuities*

- Fixed annuities
- Immediate annuities
- Variable annuities\*

### *Retirement Plans*

- Traditional IRA
- Roth IRA
- Keogh plan (HR-10)
- Simplified Employee Pension-IRA (SEP-IRA)
- Savings Incentive Match Plan for Employees of Small Employers (SIMPLE IRA)
- 403(b) TSA
- 401(k)
- Other retirement plans



### *Education Plans*

- 529 College Savings Plans\*
- Coverdell Education Savings Accounts\*
- UGMA/UTMA Accounts

### *Mutual Funds\**

### *Brokerage Services\**

## **Additional Products**

Additional insurance products, available in most states and offered through other carriers, can provide further protection.

- Major medical insurance
- Long-term care insurance
- Group employee benefits
- Disability insurance
- Impaired risk life insurance
- Medicare supplement insurance
- Group voluntary benefits
- International life and health insurance

Available through Modern Woodmen Bank, a wholly owned subsidiary of Modern Woodmen:

- Checking accounts
- Savings accounts
- Certificates of deposit
- Home equity and residential first mortgage loans
- Credit cards

# Fraternal Benefits

*Member benefits for you and your family*

As a fraternal organization, Modern Woodmen touches lives with more than financial products. Members have access to many member benefits, as well as social and volunteer opportunities.

## For you and yours

- *Ways to get help when you need it*
- *Ways to find resources for your family and home*
- *Ways to keep you physically, emotionally and financially healthy*

## Benefits for your peace of mind

*Accelerated Benefits* – Living benefits for the terminally ill

*Child ID Kit* – Kit and shoe labels to store information in case of emergency

*College Scholarship Program* – Scholarship competition for member students

*Fraternal Aid Fund* – Financial assistance for premium payments in times of hardship

*Grief Assistance Program* – Help for beneficiaries

*Newborn Benefit* – Benefits for parents of infants in poor health

*Orphan Benefit* – Support for member children who are orphaned



## Benefits for your health and home

*Carbon Monoxide Detection Kit* – Detector badge for your home

*Colorectal Screening Kit* – Test-at-home kit

*Diabetes Test Kit* – Test-at-home blood glucose kit to check for diabetes risk

*MediAlert Membership* – Life-saving emergency medical identification program

*Plant A Tree Program* – Free tree seedlings to honor a life, mark a special occasion or beautify your community

*Prescription Drug Discount Card* – Savings on prescription drugs, vision and hearing care, and more

*Radon Test Kit* – Short-term charcoal radon test kit for your home

*The Modern Woodmen magazine* – Quarterly family and financial resource

*Member Web Site* – Online access to order fraternal benefits and view your account values

Subject to change, fraternal benefits are not a part of the contract and may have specific eligibility requirements.



# Member Activities

*Social and volunteer opportunities  
for your family and community*

## For community

- *Opportunity to make an impact*
- *Opportunity to belong to a social group*
- *Opportunity to spend time with your family*

Members in many areas participate in rewarding social, educational and volunteer programs through local Modern Woodmen chapters called camps.

Coordinated by local Modern Woodmen members, camps help improve the quality of life in communities across America through hands-on community improvement projects, fundraising events and social gatherings. Fundraising projects alone contribute more than \$6 million to community causes nationwide each year.



## For children

- *A place to belong*
- *A way to learn volunteerism*
- *A time to have fun*

Modern Woodmen Youth Service Clubs across the nation provide social, educational, patriotic and volunteer activities for young Modern Woodmen members. Club members learn the importance of sharing with others, caring for those in need and giving back to their community. And they have fun while they're at it!

Additionally, approximately 1.5 million children benefit from Modern Woodmen's Youth Educational Programs each year. Teachers, homeschoolers and youth group leaders can request free, fun, curriculum-enhancing kits containing leader guides and supplies to organize successful programs on the following topics:

- civics and American history
- ecology awareness
- exercise and nutrition
- public speaking
- safety and life skills
- a safety-conscious autumn celebration



# A proud past, a promising future

*Helping families like yours for 125 years*

*Modern Woodmen was named in honor of the pioneering woodmen who cleared the forests to build homes and communities and provide security for their families. In 1883, our founder, Joseph Cullen Root, formed a society harnessing the same spirit to clear away family financial difficulties.*

*While our founding mission has remained, our financial products and fraternal services have changed to meet the changing needs of Modern Woodmen families.*

*Today we're one of the country's largest fraternal benefit societies, touching the lives of more than 750,000 members nationwide.*

*A.M. Best, an independent rating agency, rates Modern Woodmen's financial stability, security and management performance Superior or A+, which is the second highest of 15 ratings.*

