

**Services Provided**

Type of Service	Face-to-Face One-on-One	Face-to-Face In a Group	By Phone	By Mail	Online
<b>Advisory Services</b>					
Educational materials about financial decisions	X			X	
Educational materials about retirement plan	X			X	
Educational seminars	X	X			
Enrollment	X				
Investment education	X		X		
Provide investment planning tools	X				
Retirement calculator	X				X
Retirement planning	X		X		X

Type of Service	By Phone	By Mail	Online
<b>Administrative Services</b>			
Account access	X	X	X
Account transactions	X	X	X
Automatic rebalancing	X	X	
Quarterly statements		X	
Youth educational programs	X	X	

# Participant Disclosures

Modern Woodmen of America 403(b)

Modern Woodmen of America  
1701 1st Avenue, Rock Island, IL 61201  
Phone: 309-558-3077 or 1-800-447-9811  
www.modernwoodmen.org



## Modern Woodmen of America Variable Annuity Subaccounts

**Table 1 – Variable Return Investment**

Modern Woodmen of America Variable Annuity Subaccount Options	Average Annual Total Return As of 12/31/22 (%)				Benchmark (%)			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
<b>International Options</b>								
T. Rowe Price International Stock	27.77	7.25	6.56	5.21	21.51	5.51	4.97	N/A <i>Morgan Stanley Europe, Asia and Far East Index</i>
Fidelity VIP Overseas – Initial Class	27.77	6.89	6.59	6.09	22.01	5.67	5.50	N/A <i>Morgan Stanley Europe, Asia and Far East Index</i>
BNY Mellon VIF International Equity	20.06	4.29	5.04	5.27	22.01	5.67	5.50	N/A <i>Morgan Stanley Europe, Asia and Far East Index</i>
American Funds IS New World – Class 1	29.47	8.20	6.30	8.49	26.60	8.41	8.79	N/A <i>MSCI All Country World</i>
American Funds IS Global Small Cap – Class 1	31.84	8.95	9.07	9.70	24.65	7.85	9.71	N/A <i>MSCI All Country World Small Cap</i>
American Funds IS Global Growth & Income – Class 1	31.39	9.88	10.13	7.56	26.20	8.41	8.79	N/A <i>MSCI All Country World</i>
<b>Small Cap Options</b>								
BNY Mellon VIF Opportunistic Small Cap	21.78	7.05	11.20	14.13	25.52	8.23	11.83	N/A <i>Russell 2000 Index</i>
Calvert VP Russell 2000 Small Cap Index	25.08	7.80	11.21	7.30	25.52	8.22	11.82	11.42 <i>Russell 2000 Index</i>
JPMorgan IT Small Cap Core – Class 1	24.58	7.56	12.52	N/A	25.52	8.23	11.83	9.35 <i>Russell 2000 Index</i>
<b>Mid Cap Options</b>								
Fidelity VIP Real Estate – Initial Class	23.22	5.69	11.32	10.72	31.49	11.70	13.56	9.79 <i>S&amp;P 500</i>
Calvert VP S&P MidCap 400 Index	25.82	8.64	12.23	9.16	26.20	9.02	12.72	11.84 <i>S&amp;P 400</i>
American Century VP Capital Appreciation	35.56	10.49	12.74	9.06	35.47	11.60	14.23	N/A <i>Russell Mid Cap Growth Index</i>
T. Rowe Price Mid-Cap Growth	31.29	12.69	15.01	11.64	35.47	11.60	14.23	9.37 <i>S&amp;P 400</i>
Fidelity VIP Mid Cap – Service Class 2	23.17	6.86	10.18	11.80	26.20	9.03	12.72	10.01 <i>S&amp;P 400</i>
JP Morgan IT Mid Cap Value – Class 1	26.76	7.26	12.62	10.69	27.06	7.61	12.41	10.46 <i>Russell Mid Cap Value Index</i>
American Century VP Mid Cap Value	29.15	8.77	12.25	9.95	27.06	7.61	12.41	N/A <i>Russell Mid Cap Value Index</i>
<b>Large Cap Options</b>								
Fidelity VIP Energy – Service Class 2	9.82	-3.20	0.86	5.14	31.49	11.70	13.56	7.57 <i>S&amp;P 500</i>
Calvert VP Nasdaq – 100 Index	38.77	16.27	17.39	4.96	39.46	16.90	18.06	8.27 <i>Nasdaq 100</i>

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Fidelity VIP Growth – Initial Class	34.31	14.38	15.54	10.57	35.85	14.23	15.05	N/A
	<i>Russell 3000 Index</i>							
Fidelity VIP Contrafund – Initial Class	31.58	10.30	12.30	11.23	31.49	11.70	13.56	10.26
	<i>S&amp;P 500</i>							
T. Rowe Price New America Growth	14.93	15.08	15.09	10.16	31.49	11.70	13.56	10.13
	<i>S&amp;P 500</i>							
T. Rowe Price Equity Income	26.40	8.06	10.63	9.42	31.49	11.70	13.56	10.13
	<i>S&amp;P 500</i>							
BNY Mellon VIF Growth & Income	29.12	10.49	12.94	8.92	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
Fidelity VIP Growth & Income – Initial Class	30.05	9.44	12.35	7.84	31.49	11.70	13.56	8.55
	<i>S&amp;P 500</i>							
Fidelity VIP Index 500 – Initial Class	31.35	11.60	13.46	9.81	31.49	11.70	13.56	9.98
	<i>S&amp;P 500</i>							
American Century VP Ultra	34.58	14.75	14.89	7.47	36.39	14.62	15.21	N/A
	<i>Russell 1000 Growth Index</i>							
BNY Mellon Sustainable U.S. Equity Portfolio	34.01	9.34	11.80	4.60	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
BNY Mellon VIF Appreciation	36.10	11.18	11.93	9.51	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
T. Rowe Price Health Sciences	28.95	10.92	18.80	11.47	31.49	11.70	13.56	10.13
	<i>S&amp;P 500</i>							
American Funds IS Growth – CL2	30.77	15.63	13.98	12.64	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
American Funds IS Managed Growth – Class P1	22.01	9.87	N/A	9.94	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
American Funds IS Growth-Income – Class 2	26.14	11.42	12.54	11.80	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
American Funds IS Managed Growth-Income – Class P1	22.01	9.87	N/A	9.94	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
American Funds IS Capital Income Builder – Class 1	18.16	N/A	N/A	4.53	31.49	11.70	13.56	N/A
	<i>S&amp;P 500</i>							
<b>Fixed Income Option</b>								
Fidelity VIP High Income – Service Class 2	14.77	5.35	6.40	6.91	14.41	6.14	7.48	N/A
	<i>Merrill Lynch High Yield Master II Index</i>							
American Funds IS Global Bond – Class 2	7.77	2.29	1.45	3.81	6.84	2.31	2.48	N/A
	<i>Barclays Global Aggregate Index</i>							
Federated Quality Bond Fund II	9.44	3.23	4.12	4.68	9.52	3.50	4.25	7.45
	<i>Barclays Capital Intermediate Credit</i>							
<b>Cash Equivalent Option</b>								
Federated Government Money Fund II	1.89	0.80	0.40	1.09	1.61	1.05	0.33	N/A
	<i>iMoneyNet MFR Taxable Inst. Current Avg.</i>							
<b>Balanced Options</b>								
T. Rowe Price Moderate Allocation Portfolio	19.80	7.27	8.69	8.58	31.49	11.70	13.56	10.13
	<i>S&amp;P 500</i>							

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Federated Managed Volatility Fund II	20.23	5.28	8.12	5.92	15.85	5.33	7.14	9.47	40% - Russell 1000 Value Index 20% - Barclays High Yield 2% Issuer Capped Index 20% - Barclays Mortgage-Backed Securities Index 20% - Barclays Emerging Market Bond Index
<b>Life Cycle Options</b>									
Fidelity VIP Freedom 2015 – Initial Class	18.35	6.42	7.54	6.51	31.49	11.70	13.56	9.54	S&P 500
Fidelity VIP Freedom 2020 – Initial Class	20.13	6.89	8.11	6.73	31.49	11.70	13.56	9.54	S&P 500
Fidelity VIP Freedom 2025 – Initial Class	21.86	7.32	8.88	7.25	31.49	11.70	13.56	9.54	S&P 500
Fidelity VIP Freedom 2030 – Initial Class	24.43	8.10	9.43	7.44	31.49	11.70	13.56	9.54	S&P 500
Fidelity VIP Freedom 2035 – Initial Class	27.49	8.73	10.08	12.84	31.49	11.70	13.56	9.54	S&P 500
Fidelity VIP Freedom 2040 – Initial Class	28.52	8.81	10.18	13.00	31.49	11.70	13.56	9.54	S&P 500
Fidelity VIP Freedom 2045 – Initial Class	28.57	8.81	10.26	13.11	31.49	11.70	13.56	9.54	S&P 500
Fidelity VIP Freedom 2050 – Initial Class	28.51	8.79	10.28	13.23	31.49	11.70	13.56	9.54	S&P 500

**Table 2 – Fixed Return Investments**

Name/Type of Option	Return	Term	Other
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	3.50%	Quarterly	Guaranteed minimum interest rate of 3.50%. Current interest rate information is available at <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a> or at 800-447-9811.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	4.00%	Quarterly	Guaranteed minimum interest rate of 4.00%. Current interest rate information is available at <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a> or at 800-447-9811.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	Varies by Register Date		Guaranteed minimum interest rate of 3.00%. Current interest rate information is available at <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a> or at 800-447-9811.
	Prior to 07/01/08	3.00%	
	07/01/08 – 09/30/08	3.00%	
	10/01/08 – 12/31/08	3.00%	
	01/01/09 – 12/31/11	3.00%	
	12/31/11	3.00%	

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Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	1.00%	Quarterly	This option has a guaranteed minimum interest rate established at the register date of the annuity. Contributions will earn the greater of the current interest rate or the minimum guaranteed interest rate. Current and guaranteed minimum interest rate information is available at <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a> or at 800-447-9811.
Modern Woodmen of America Variable Annuity – Declared Interest Option (Issues Prior to 01/01/2012) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	3.0%	Annual	Guaranteed minimum interest rate of 3%. Current interest rate information is available at <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a> or at 800-447-9811.
Modern Woodmen of America Variable Annuity – Declared Interest Option (Issues After 01/01/2012) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	1.00%	Annual	This option has a guaranteed minimum interest rate established at the register date of the annuity. Contributions will earn the greater of the current interest rate or the minimum guaranteed interest rate. Current and guaranteed minimum interest rate information is available at <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a> or at 800-447-9811.

Table 3 – Fees and Expenses					
Name/Type of Option	Total Annual Operating Expenses	Other			
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	N/A	N/A			
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	N/A	N/A			
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	N/A	Surrender charges apply for the first 8 years of the certificate. Surrender charges only apply to the extent total withdrawals for a certificate year exceeds 10% of the certificate value. Schedule of surrender charges:			
		Issue Age Less than 59			
		Issue Age 59 or Greater			
		Year	Charge	Year	Charge
		1	7%	1	7%
		2	7%	2	7%
		3	7%	3	7%
		4	7%	4	6%
		5	7%	5	5%
		6	5%	6	4%
7	3%	7	3%		
8	1%	8	1%		
9	0%	9	0%		

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<p>Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity</p> <p><a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a></p>	<p>N/A</p>	<p>Surrender charges apply for the first 8 years of the certificate. Surrender charges only apply to the extent total withdrawals for a certificate year exceeds 10% of the certificate value on the most recent certificate anniversary.</p> <p>Schedule of surrender charges:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>9%</td></tr> <tr><td>2</td><td>8%</td></tr> <tr><td>3</td><td>7%</td></tr> <tr><td>4</td><td>6%</td></tr> <tr><td>5</td><td>5%</td></tr> <tr><td>6</td><td>4%</td></tr> <tr><td>7</td><td>3%</td></tr> <tr><td>8</td><td>2%</td></tr> <tr><td>9</td><td>0%</td></tr> </tbody> </table>	Year	Charge	1	9%	2	8%	3	7%	4	6%	5	5%	6	4%	7	3%	8	2%	9	0%
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1	9%																					
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3	7%																					
4	6%																					
5	5%																					
6	4%																					
7	3%																					
8	2%																					
9	0%																					
<p>Modern Woodmen of America Variable Annuity</p> <p><a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a></p>	<p>\$30 annual fee. Waived if cash value is over \$50,000 on the certificate anniversary.</p> <p>\$25 Transfer Fee</p> <p>Mortality and Expense Risk Charge 0.0038091% of the variable cash value per day (1.40% per year)</p> <p>See below for additional subaccount charges.</p>	<p>*Surrender charges apply for the first 8 years of the certificate. Surrender charges only apply to the extent total withdrawals for a certificate year exceeds 10% of the certificate value. The total surrender charge will never exceed 9% of the premiums paid. Schedule of surrender charges:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>8%</td></tr> <tr><td>2</td><td>7%</td></tr> <tr><td>3</td><td>6%</td></tr> <tr><td>4</td><td>5%</td></tr> <tr><td>5</td><td>4%</td></tr> <tr><td>6</td><td>3%</td></tr> <tr><td>7</td><td>2%</td></tr> <tr><td>8</td><td>1%</td></tr> <tr><td>9</td><td>0%</td></tr> </tbody> </table>	Year	Charge	1	8%	2	7%	3	6%	4	5%	5	4%	6	3%	7	2%	8	1%	9	0%
Year	Charge																					
1	8%																					
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5	4%																					
6	3%																					
7	2%																					
8	1%																					
9	0%																					
<p>Modern Woodmen of America Variable Annuity Subaccount Options</p>	<p>Total Annual Operating Expenses As a % Per \$1,000</p>	<p>Other</p>																				
<p><b>International Options</b></p>																						
<p>T. Rowe Price International Stock</p>	<p>0.95</p>	<p>\$9.50</p>	<p>*See Above</p>																			
<p>Fidelity VIP Overseas – Initial Class</p>	<p>0.79</p>	<p>\$7.90</p>	<p>*See Above</p>																			
<p>BNY Mellon VIF International Equity</p>	<p>1.31</p>	<p>\$13.10</p>	<p>*See Above</p>																			
<p>American Funds IS New World – Class I</p>	<p>0.76</p>	<p>\$7.60</p>	<p>*See Above</p>																			
<p>American Funds IS Global Small Cap – Class 1</p>	<p>0.74</p>	<p>\$7.40</p>	<p>*See Above</p>																			
<p>American Funds IS Global Growth &amp; Income – Class 1</p>	<p>0.63</p>	<p>\$6.30</p>	<p>*See Above</p>																			

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<b>Small Cap Options</b>			
BNY Mellon VIF Opportunistic Small Cap	0.84	\$8.40	*See Above
Calvert VP Russell 2000 Small Cap Index	0.39	\$3.90	*See Above
JPMorgan IT Small Cap Core – Class 1	0.82	\$8.20	*See Above
<b>Mid Cap Options</b>			
Calvert VP S&P MidCap 400 Index	0.33	\$3.30	*See Above
American Century VP Capital Appreciation	0.89	\$8.90	*See Above
T. Rowe Price Mid-Cap Growth	0.84	\$8.40	*See Above
Fidelity VIP Mid Cap – Service Class 2	0.87	\$8.70	*See Above
JP Morgan IT Mid Cap Value – Class 1	0.76	\$7.60	*See Above
American Century VP Mid Cap Value	0.85	\$8.50	*See Above
Fidelity VIP Real Estate – Initial Class	0.67	\$6.70	*See Above
<b>Large Cap Options</b>			
Fidelity VIP Energy – Service Class 2	0.92	\$9.20	*See Above
Calvert VP Nasdaq – 100 Index	0.48	\$4.80	*See Above
Fidelity VIP Growth – Initial Class	0.63	\$6.30	*See Above
Fidelity VIP Contrafund – Initial Class	0.62	\$6.20	*See Above
T. Rowe Price New America Growth	0.80	\$8.00	*See Above
T. Rowe Price Equity Income	0.74	\$7.40	*See Above
BNY Mellon VIF Growth & Income	0.93	\$9.30	*See Above
Fidelity VIP Growth & Income – Initial Class	0.55	\$5.50	*See Above
Fidelity VIP Index 500 – Initial Class	0.10	\$1.00	*See Above
American Century VP Ultra	0.84	\$8.40	*See Above
BNY Mellon Sustainable U.S. Equity Portfolio	0.95	\$9.50	*See Above
BNY Mellon VIF Appreciation	0.81	\$8.10	*See Above
T. Rowe Price Health Sciences	0.94	\$9.40	*See Above
American Funds IS Growth – Class 2	0.59	\$5.90	*See Above
American Funds IS Managed Growth – Class P1	0.72	\$7.20	*See Above
American Funds IS Growth-Income – Class 2	0.53	\$5.30	*See Above
American Funds IS Managed Growth-Income – Class P1	0.67	\$6.70	*See Above
American Funds IS Capital Income Builder – Class 1	0.54	\$5.40	*See Above
<b>Fixed Income Options</b>			
Fidelity VIP High Income – Service Class 2	0.92	\$9.20	*See Above
Federated Quality Bond Fund II	0.74	\$7.40	*See Above
American Funds IS Global Bond – Class 2	0.82	\$8.20	*See Above
<b>Cash Equivalent Option</b>			
Federated Government Money Fund II	0.63	\$6.30	*See Above

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<b>Balanced Options</b>			
T. Rowe Price Moderate Allocation Portfolio	0.85	\$8.50	*See Above
Federated Managed Volatility Fund II	0.97	\$9.70	*See Above
<b>Life Cycle Options</b>			
Fidelity VIP Freedom 2015 – Initial Class	0.51	\$5.10	*See Above
Fidelity VIP Freedom 2020 – Initial Class	0.54	\$5.40	*See Above
Fidelity VIP Freedom 2025 – Initial Class	0.56	\$5.60	*See Above
Fidelity VIP Freedom 2030 – Initial Class	0.60	\$6.00	*See Above
Fidelity VIP Freedom 2035 – Initial Class	0.63	\$6.30	*See Above
Fidelity VIP Freedom 2040 – Initial Class	0.65	\$6.50	*See Above
Fidelity VIP Freedom 2045 – Initial Class	0.65	\$6.50	*See Above
Fidelity VIP Freedom 2050 – Initial Class	0.65	\$6.50	*See Above

<b>Table 4 – Annuity Options</b>			
Name	Objectives/Goals	Pricing Factors	Restrictions/Fees
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.	You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.	N/A
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.	You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.	N/A
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a>	To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.	You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.	Any surrender charge is waived when any life or joint life settlement option is chosen. Surrender charges will apply if a fixed amount or fixed period settlement option is chosen during the surrender charge period.



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[www.modernwoodmen.org](http://www.modernwoodmen.org)



<p>Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a></p>	<p>To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.</p>	<p>You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.</p>	<p>Any surrender charge is waived when any life or joint life settlement option is chosen. Surrender charges will apply if a fixed amount or fixed period settlement option is chosen during the surrender charge period.</p>
<p>Modern Woodmen of America Variable Annuity <a href="http://www.modernwoodmen.org">www.modernwoodmen.org</a></p>	<p>To provide a stream of income for life, or some other period of time, based on your account value at the time an election is made and sub account performance.</p>	<p>You have the right to elect fixed or variable annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.</p>	<p>Any surrender charge is waived when any life or joint life settlement option is chosen. Surrender charges will apply if a fixed amount or fixed period settlement option is chosen and the period is less than the remaining surrender charge period. If the fixed amount or fixed period settlement option is greater than the surrender charge period, then the surrender charge is waived but is reapplied if the payments are commuted within the surrender charge period. See above for the applicable surrender charges.</p>