

Services Provided

Type of Service	Face-to-Face One-on-One	Face-to-Face In a Group	By Phone	By Mail	Online
Advisory Services					
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
Administrative Services			
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 12/31/2024 (%)				Benchmark (%)			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
International Options								
American Funds IS Capital Growth & Income – Class 1	14.24	7.55	8.71	7.56	17.49	10.06	9.23	7.04
					<i>MSCI All Country World</i>			
American Funds IS Global Small Cap – Class 1	2.59	3.26	6.07	8.46	7.66	6.68	7.26	7.61
					<i>MSCI All Country World Small Cap</i>			
American Funds IS New World – Class 1	6.86	4.80	6.49	7.76	17.49	10.06	9.23	6.10
					<i>MSCI All Country World</i>			
Fidelity VIP Overseas – Initial Class	5.01	5.76	6.32	6.04	4.07	4.95	5.41	N/A
					<i>MSCI EAFE (N)</i>			
T. Rowe Price International Stock	3.25	3.22	5.21	4.88	6.09	4.61	5.31	5.64
					<i>MSCI EAFE</i>			
Small Cap Options								
BNY Mellon VIF Opportunistic Small Cap	4.62	5.89	6.47	12.89	11.54	7.40	7.82	N/A
					<i>Russell 2000</i>			
Calvert VP Russell 2000 Small Cap Index Portfolio	11.23	7.14	7.47	7.27	11.54	7.40	7.81	9.20
					<i>Russell 2000</i>			
Franklin Small Cap Value VIP Class 2	11.71	8.36	8.17	8.04	8.05	7.29	7.14	7.70
					<i>Russell 2000 Value</i>			
LVIP JPMorgan IT Small Cap Core Fund	11.71	7.05	7.31	N/A	11.54	7.40	7.81	N/A
					<i>Russell 2000</i>			
Mid Cap Options								
LVIP American Century Capital Appreciation Class 2	24.98	11.42	10.96	N/A	22.10	11.47	11.54	N/A
					<i>Russell Mid Cap Growth</i>			
LVIP American Century Mid Cap Value Class 2	8.73	7.29	8.03	N/A	19.18	9.78	8.63	N/A
					<i>Russell Mid Cap Value</i>			
Calvert VP S&P Mid Cap 400 Index Portfolio	13.52	9.99	9.31	9.31	13.93	10.33	9.67	11.61
					<i>S&P 400</i>			
Fidelity VIP Mid Cap – Service Class 2	17.18	11.06	8.91	11.65	13.93	10.34	9.68	10.07
					<i>S&P 400</i>			
Fidelity VIP Real Estate – Initial Class	6.52	2.20	3.93	8.74	25.02	14.53	13.10	10.84
					<i>S&P 500</i>			
Franklin Small-Mid Cap Growth VIP – Class 1	11.31	10.03	9.60	9.17	22.10	11.47	11.54	10.09
					<i>Russell Mid Cap Growth</i>			
LVIP JP Morgan Mid Cap Value Fund	14.29	8.70	7.98	N/A	19.18	9.78	8.63	N/A
					<i>Russell Mid Cap Value</i>			
T. Rowe Price Mid Cap Growth	9.32	7.62	10.12	10.91	22.10	11.47	11.54	9.75
					<i>S&P 400</i>			
Large Cap Options								
LVIP American Century Ultra Class 2	28.8	18.2	16.46	N/A	32.68	18.90	17.18	N/A
					<i>Russell 1000 Growth</i>			
American Funds IS Growth – Class 2	31.61	18.83	16.58	13.38	25.02	14.53	13.10	10.82
					<i>S&P 500</i>			
American Funds IS Growth & Income – Class 2	24.23	13.01	12.20	11.40	25.02	14.53	13.10	11.82
					<i>S&P 500</i>			

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American Funds IS Managed Growth – Class P1	23.82	11.59	10.72	10.65	18.59	9.44	8.71	9.65	<i>S&P 500 Managed Risk Moderate Aggressive</i>
American Funds IS Managed Growth & Income – Class P1	18.03	7.65	7.73	8.40	16.42	8.27	7.88	8.69	<i>S&P 500 Managed Risk</i>
BNY Mellon Sustainable U.S. Equity Portfolio	24.58	13.18	11.25	6.33	25.02	14.53	13.10	N/A	<i>S&P 500</i>
BNY Mellon VIF Appreciation Portfolio	12.81	11.95	11.56	9.89	25.02	14.53	13.10	N/A	<i>S&P 500</i>
BNY Mellon VIF Growth & Income Portfolio	22.73	15.70	13.07	10.00	25.02	14.53	13.10	N/A	<i>S&P 500</i>
Calvert VP Nasdaq 100 Index Portfolio	25.20	19.59	17.92	7.77	25.88	20.15	18.52	10.48	<i>NASDAQ 100</i>
Fidelity VIP Contrafund – Initial Class	33.79	17.04	13.62	12.17	25.02	14.53	13.10	10.92	<i>S&P 500</i>
Fidelity VIP Energy Service – Class 2	4.02	12.13	4.19	6.59	25.02	14.53	13.10	9.02	<i>S&P 500</i>
Fidelity VIP Growth – Initial Class	30.39	18.93	16.63	11.63	32.46	18.25	16.22	N/A	<i>Russell 3000 Growth</i>
Fidelity VIP Growth & Income – Initial Class	22.21	13.38	11.39	8.81	25.02	14.53	13.10	9.59	<i>S&P 500</i>
Fidelity VIP Index 500 – Initial Class	24.90	14.40	12.99	10.51	25.02	14.53	13.10	10.67	<i>S&P 500</i>
Fidelity VIP Technology – Initial Class	35.59	23.82	21.93	13.00	25.02	14.53	13.10	9.02	<i>S&P 500</i>
Franklin DynaTech VIP – Class 2	30.44	13.64	12.67	9.79	33.36	18.95	16.77	12.76	<i>Russell 1000 Growth</i>
Franklin Rising Dividends VIP – Class 1	11.04	10.57	10.72	9.99	25.02	14.52	13.10	10.53	<i>S&P 500</i>
T. Rowe Price All-Cap Opportunities Portfolio	25.16	17.18	16.13	11.27	25.02	14.53	13.10	10.83	<i>S&P 500</i>
T. Rowe Price Equity Income	11.70	8.48	8.27	9.27	25.02	14.53	13.10	10.83	<i>S&P 500</i>
T. Rowe Price Health Sciences	1.66	6.08	8.47	10.32	3.48	7.18	8.81	N/A	<i>RUS3H</i>
High Yield Bonds									
Fidelity VIP High Income – Service Class 2	8.62	2.47	3.90	6.33	8.20	4.03	5.08	N/A	<i>Merrill Lynch High Yield Master II</i>
Fidelity VIP Strategic Income Portfolio – Service Class 2	5.78	2.54	3.34	4.74	2.04	0.06	1.73	3.39	<i>Barclays US</i>
Franklin Strategic Income VIP – Class 2	4.02	1.19	1.98	4.79	1.25	-0.33	1.35	3.88	<i>Barclays BUS Aggregate</i>
Quality Bonds									
American Funds IS Capital World Bond – Class 2	-3.04	-2.41	-0.09	2.06	-1.69	-1.96	0.15	2.01	<i>Bloomberg Global Aggregate</i>
American Funds IS The Bond Fund of America – Class 1	1.50	0.57	1.93	3.99	1.25	-0.33	1.35	4.11	<i>Barclays BUS Aggregate</i>
Federated Hermes Quality Bond Fund II	3.89	1.30	2.26	4.01	4.01	1.39	2.44	6.85	<i>BC International Credit</i>

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Balanced Options									
American Funds ISA Asset Allocation – Class 2	16.44	8.32	8.32	8.36	15.04	8.67	8.52	8.61	
					<i>60% S&P 500, 40% Bloomberg Barclays US Aggregate</i>				
American Funds IS Capital Income Builder – Class 1	10.45	6.28	5.70	5.35	12.43	7.09	7.02	6.78	
					<i>70% MSCI All Country World, 30% Bloomberg US Aggregate</i>				
Federated Hermes Managed Volatility Fund II	15.56	5.32	5.30	5.83	6.46	3.55	4.43	8.81	
					<i>40% Russell 1000 Value, 60% Bloomberg Barclays US Aggregate Bond</i>				
Fidelity VIP Balanced Service – Class 2	15.58	10.57	9.35	7.83	25.02	14.53	13.10	10.92	
					<i>S&P 500</i>				
Franklin Income VIP – Class 2	7.20	5.29	5.27	7.94	8.09	4.65	6.18	N/A	
					<i>50% MSCI USA High Dividend Yield, 25% Bloomberg Barclays High Yield Very Liquid, 25% Bloomberg Barclays US Aggregate</i>				
T. Rowe Price Moderate Allocation Portfolio	10.06	5.51	6.39	8.06	11.63	6.93	6.91	N/A	
					<i>42% Russell 3000, 30% Bloomberg Barclays US Aggregate Bond, 10% FTSE 3-Month Treasury Bill, 18% MSCI All Country World X US</i>				
Life Cycle Options									
Fidelity VIP Freedom 2015 – Initial Class	6.52	4.34	5.37	5.96	1.25	-0.33	1.35	3.03	
					<i>Bloomberg Barclays US Aggregate</i>				
Fidelity VIP Freedom 2020 – Initial Class	7.71	5.15	6.02	6.33	1.25	-0.33	1.35	3.03	
					<i>Bloomberg Barclays US Aggregate</i>				
Fidelity VIP Freedom 2025 – Initial Class	8.47	5.77	6.54	6.87	25.02	14.53	13.10	10.78	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2030 – Initial Class	9.41	6.50	7.30	7.20	25.02	14.53	13.10	10.78	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2035 – Initial Class	11.03	7.84	8.28	11.22	25.02	14.53	13.10	15.49	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2040 – Initial Class	13.10	9.10	8.95	11.74	25.02	14.53	13.10	15.49	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2045 – Initial Class	13.84	9.33	9.07	11.89	25.02	14.53	13.10	15.49	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2050 – Initial Class	13.83	9.34	9.06	11.97	25.02	14.53	13.10	15.49	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2055 – Initial Class	13.80	9.32	N/A	10.22	25.02	14.53	13.10	15.07	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2060 – Initial Class	13.89	9.35	N/A	10.25	25.02	14.53	13.10	15.07	
					<i>S&P 500</i>				
Fidelity VIP Freedom 2065 – Initial Class	13.85	9.34	N/A	10.23	25.02	14.53	13.10	15.07	
					<i>S&P 500</i>				
Cash Equivalent Option									
Federated Hermes Government Money Fund II	4.67	2.09	1.36	2.18	4.77	2.25	1.50	N/A	
					<i>iMoneyNet</i>				

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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) www.modernwoodmen.org	3.50%	Quarterly	Guaranteed minimum interest rate of 3.50%. Current interest rate information is available at www.modernwoodmen.org or at 800-447-9811.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) www.modernwoodmen.org	4.00%	Quarterly	Guaranteed minimum interest rate of 4.00%. Current interest rate information is available at www.modernwoodmen.org or at 800-447-9811.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) www.modernwoodmen.org	Varies by Register Date		Guaranteed minimum interest rate of 3.00%. Current interest rate information is available at www.modernwoodmen.org 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%	
Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity www.modernwoodmen.org	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 www.modernwoodmen.org or at 800-447-9811.
Modern Woodmen of America Variable Annuity – Declared Interest Option (Issues Prior to 01/01/2012) www.modernwoodmen.org	3.0%	Annual	Guaranteed minimum interest rate of 3%. Current interest rate information is available at www.modernwoodmen.org or at 800-447-9811.
Modern Woodmen of America Variable Annuity – Declared Interest Option (Issues After 01/01/2012) www.modernwoodmen.org	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 www.modernwoodmen.org or at 800-447-9811.

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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) www.modernwoodmen.org	N/A	N/A																																												
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) www.modernwoodmen.org	N/A	N/A																																												
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) www.modernwoodmen.org	N/A	<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. Schedule of surrender charges:</p> <table border="1"> <thead> <tr> <th colspan="2">Issue Age Less than 59</th> <th colspan="2">Issue Age 59 or Greater</th> </tr> <tr> <th>Year</th> <th>Charge</th> <th>Year</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>7%</td><td>1</td><td>7%</td></tr> <tr><td>2</td><td>7%</td><td>2</td><td>7%</td></tr> <tr><td>3</td><td>7%</td><td>3</td><td>7%</td></tr> <tr><td>4</td><td>7%</td><td>4</td><td>6%</td></tr> <tr><td>5</td><td>7%</td><td>5</td><td>5%</td></tr> <tr><td>6</td><td>5%</td><td>6</td><td>4%</td></tr> <tr><td>7</td><td>3%</td><td>7</td><td>3%</td></tr> <tr><td>8</td><td>1%</td><td>8</td><td>1%</td></tr> <tr><td>9</td><td>0%</td><td>9</td><td>0%</td></tr> </tbody> </table>	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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Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity www.modernwoodmen.org	N/A	<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. 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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Modern Woodmen of America Variable Annuity www.modernwoodmen.org	\$30 annual fee. Waived if cash value is over \$50,000 on the certificate anniversary. \$25 Transfer Fee Mortality and Expense Risk Charge 0.0038091% of the variable cash value per day (1.40% per year) See below for additional subaccount charges.		*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:																				
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Modern Woodmen of America Variable Annuity Subaccount Options	Total Annual Operating Expenses As a % Per \$1,000	Other																					
International Options																							
T. Rowe Price International Stock	0.95	\$9.50	*See Above																				
Fidelity VIP Overseas – Initial Class	0.73	\$7.30	*See Above																				
BNY Mellon VIF International Equity	1.31	\$13.10	*See Above																				
American Funds IS New World – Class 1	0.57	\$5.70	*See Above																				
American Funds IS Global Small Cap – Class 1	0.66	\$6.60	*See Above																				
Small Cap Options																							
BNY Mellon VIF Opportunistic Small Cap	0.82	\$8.20	*See Above																				
Calvert VP Russell 2000 Small Cap Index	0.39	\$3.90	*See Above																				
LVIP JPMorgan Small Cap Core Fund	0.76	\$7.60	*See Above																				
Franklin Small Cap Value VIP - Class 2	0.91	\$9.10	*See Above																				
Mid Cap Options																							
Calvert VP S&P Mid Cap 400 Index	0.33	\$3.30	*See Above																				
LVIP American Century Capital Appreciation - Class 2	0.79	\$7.90	*See Above																				
Franklin Small-Mid Cap Growth VIP – Class 1	0.83	\$8.30	*See Above																				
T. Rowe Price Mid-Cap Growth	0.84	\$8.40	*See Above																				
Fidelity VIP Mid Cap – Service Class 2	0.82	\$8.20	*See Above																				
LVIP JP Morgan Mid Cap Value Fund	0.74	\$7.40	*See Above																				
LVIP American Century Mid Cap Value – Class 2	0.86	\$8.60	*See Above																				
Fidelity VIP Real Estate – Initial Class	0.60	\$6.00	*See Above																				
Large Cap Options																							
Fidelity VIP Energy – Service Class 2	0.86	\$8.60	*See Above																				
Calvert VP Nasdaq – 100 Index Portfolio	0.48	\$4.80	*See Above																				
Fidelity VIP Growth – Initial Class	0.58	\$5.80	*See Above																				

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Fidelity VIP Contrafund – Initial Class	0.56	\$5.60	*See Above
T. Rowe Price All-Cap Opportunities Portfolio	0.85	\$8.50	*See Above
T. Rowe Price Equity Income	0.74	\$7.40	*See Above
BNY Mellon VIF Growth & Income Portfolio	0.70	\$7.00	*See Above
Fidelity VIP Growth & Income – Initial Class	0.49	\$4.90	*See Above
Fidelity VIP Index 500 – Initial Class	0.09	\$0.90	*See Above
LVIP American Century Ultra - Class 2	0.75	\$7.50	*See Above
BNY Mellon Sustainable U.S. Equity Portfolio	0.92	\$9.20	*See Above
BNY Mellon VIF Appreciation Portfolio	0.85	\$8.50	*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	0.69	\$6.90	*See Above
American Funds IS Growth & Income – Class 2	0.53	\$5.30	*See Above
American Funds IS Managed Growth & Income – Class P1	0.62	\$6.20	*See Above
Franklin DynaTech VIP - Class 2	0.90	\$9.00	*See Above
Franklin Rising Dividends VIP - Class 1	0.65	\$6.50	*See Above
Fidelity VIP Technology - Initial Class	0.59	\$5.90	*See Above
High Yield Bonds			
Fidelity VIP High Income – Service Class 2	1.07	\$10.70	*See Above
Fidelity VIP Strategic Income Portfolio - Service Class 2	0.90	\$9.00	*See Above
Franklin Strategic Income VIP - Class 2	1.09	\$10.90	*See Above
Quality Bonds			
American Funds IS Capital World Bond - Class 2	0.73	\$7.30	*See Above
American Funds IS The Bond Fund of America – Class 1	0.23	\$2.30	*See Above
Declared Interest Option (DIO)	Guaranteed DIO 1%		
Federated Hermes Quality Bond Fund II	0.74	\$7.40	*See Above
Cash Equivalent Option			
Federated Hermes Government Money Fund II	0.63	\$6.30	*See Above
Balanced Options			
American Funds IS Asset Allocation - Class 2	0.55	\$5.50	*See Above
American Funds IS Capital Income Builder - Class 1	0.28	\$2.80	*See Above
Federated Hermes Managed Volatility Fund II	0.97	\$9.70	*See Above
Fidelity VIP Balanced Service - Class 2	0.69	\$6.90	*See Above
Franklin Income VIP - Class 2	0.71	\$7.10	*See Above
T. Rowe Price Moderate Allocation Portfolio	0.85	\$8.50	*See Above

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



Life Cycle Options			
Fidelity VIP Freedom 2015 – Initial Class	0.43	\$4.30	*See Above
Fidelity VIP Freedom 2020 – Initial Class	0.47	\$4.70	*See Above
Fidelity VIP Freedom 2025 – Initial Class	0.49	\$4.90	*See Above
Fidelity VIP Freedom 2030 – Initial Class	0.52	\$5.20	*See Above
Fidelity VIP Freedom 2035 – Initial Class	0.57	\$5.70	*See Above
Fidelity VIP Freedom 2040 – Initial Class	0.61	\$6.10	*See Above
Fidelity VIP Freedom 2045 – Initial Class	0.62	\$6.20	*See Above
Fidelity VIP Freedom 2050 – Initial Class	0.62	\$6.20	*See Above
Fidelity VIP Freedom 2055 – Initial Class	0.62	\$6.20	*See Above
Fidelity VIP Freedom 2060 – Initial Class	0.62	\$6.20	*See Above

Table 4 – Annuity Options			
Name	Objectives/Goals	Pricing Factors	Restrictions/Fees
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) www.modernwoodmen.org	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) www.modernwoodmen.org	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) www.modernwoodmen.org	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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<p>Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity www.modernwoodmen.org</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 www.modernwoodmen.org</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>