

This document provides additional information regarding Woodmen Financial Services, Inc., a broker-dealer registered with the Securities and Exchange Commission (“SEC”) and a member of the Financial Industry Regulatory Authority (“FINRA”). The information in this document should be read in addition to the information set forth in the Regulation Best Interest Disclosure (“Reg BI Disclosure”) and Customer Relationship Summary (“CRS”).

About Us

WFS was founded in 2001 in the State of Nebraska and is currently registered as a broker-dealer with the SEC, is a member of FINRA, and is licensed or registered with the Securities Administrators of state jurisdictions, as required.

Currently, WFS is licensed to do business in thirty-nine (39) states:

WFS Licensed States				
Alabama	Arizona	Arkansas	California	Colorado
Connecticut	Florida	Georgia	Hawaii	Illinois
Indiana	Iowa	Kansas	Kentucky	Louisiana
Maine	Maryland	Massachusetts	Mississippi	Missouri
Nebraska	Nevada	New Hampshire	New Mexico	New York
North Carolina	Ohio	Oklahoma	Oregon	Pennsylvania
South Carolina	Tennessee	Texas	Utah	Vermont
Virginia	Washington	West Virginia	Wisconsin	

The Home Office and corporate headquarters of WFS is in Omaha, Nebraska.

The mailing address of WFS is as follows:

Woodmen Financial Services, Inc.

1700 Farnam St.

Omaha, NE 68102

1-877-664-3332

The email address for WFS: WFSOperationsTeam@woodmenlife.org

More information about WFS is available at www.brokercheck.finra.org.

Capacity

WFS may only assist with brokerage services, not investment advisory services. There are important differences between brokerage services and advisory services, including their costs, the services they provide, and the rules that govern them. Customers should carefully consider these differences when deciding which type, or combination of types, of services and accounts are right for the customer.

Why Customers Generally Choose a Brokerage Service

In general, customers who have a “buy and hold” investment strategy over a longer time horizon may benefit more from a brokerage service than an investment advisory service. Typically, a brokerage service can recommend and effect securities transactions for customers, including buying and selling securities (including investment funds and products) that can be held in a brokerage account. A brokerage service may offer different options or account types for a brokerage account, including accounts held with a clearing company; accounts held directly with the issuer of the securities purchased (sometimes referred to as directly held accounts); education accounts (e.g., college savings plans); retirement accounts (e.g., IRA accounts), where your investments will be held with the custodian of the IRA; and certain other accounts (e.g., employer-sponsored accounts).

A brokerage service may provide a number of services related to investments in securities, including taking customer orders, executing securities transactions, and providing general information regarding your investments. A brokerage service may also provide recommendations concerning whether to buy, sell, or hold securities. A brokerage service will typically be compensated on a per-transaction basis as opposed to an annual fee structure.

Why Customers Generally Choose Investment Advisory Services

In general, customers who are active traders over a shorter time horizon, or desire ongoing account monitoring, may benefit more from an investment advisory service than a brokerage service.

In general, an investment advisory service will also place orders for customers through a brokerage account or another broker-dealer. An investment advisory service will typically be compensated on regular intervals through a fee, which can be in the form of a fixed fee or a fee based on a percentage of assets under management.

For more information, please contact us or your financial professional. More information regarding the differences between brokerage services and investment advisory services is available at www.sec.gov.

Accounts Offered

WFS offers an array of account types with different features and benefits that are intended to address different needs and objectives of our customers. A brief overview of the different accounts offered by WFS is set forth below:

Account Type	Key Features and Benefits	Fees and Costs	For Customers Seeking
Directly Held Accounts	Lower cost with the potential for breakpoints	Typically lower than brokerage accounts, no ticket charges	Buy and hold investment strategy
Brokerage Accounts	Wider array of investment products, ability to utilize multiple fund families	Ticket charges for transactions, potentially higher sales charges if using multiple fund families	Array of products and easier to use multiple fund families
Qualified Accounts	Tax advantages	Varies by product	Tax advantages
Non-Qualified Accounts	No tax advantages, easier access to funds	Varies by product	Access to funds without tax penalties
529 Plan Accounts	Tax advantaged savings for higher education	Sales charges, management fees, and annual fees	Tax advantaged savings for higher education
UTMA/UGMA Accounts	Allows minors to receive gifts with tax benefits	Sales charges, management fees, and annual fees	Making gifts to minors with potential tax benefits with control until age of majority
SEP IRA Accounts	Employer-sponsored retirement plan, flexible contribution requirements, only employer contributes to the account	Administrative costs, additional fees and costs dependent on product	Employer-sponsored retirement plan with no contribution requirements
SIMPLE IRA Accounts	Employer-sponsored retirement plan, fixed contributions by employer, employer and employee can contribute	Administrative costs, additional fees and costs dependent on product	Employer-sponsored retirement plan with the ability for employee contributions
Coverdell Accounts	Tax advantaged savings for higher education and more products available than 529 plans	Sales charges, management fees, annual fees for mutual funds, and/or stock fees	For those not looking to add more than \$2,000 a year and the potential to use more products than just mutual funds
Multi-Family Mutual Fund IRA	Opportunity to purchase mutual funds from multiple mutual fund families within one account	Recordkeeping fee in addition to the mutual fund fees and costs	For those looking for the convenience of purchasing mutual funds from multiple companies within one account

For more information about any account type, please contact us or your financial professional.

Products Offered

In our capacity as a broker-dealer, our financial professionals can recommend and we can effect securities transactions for customers, including the buying and selling of securities (including investment funds and products) that can be held in brokerage accounts, which may include accounts held with our clearing firm, directly held accounts, education accounts, or IRA accounts. Through our relationships with product issuers, we offer a wide range of investments including equities, bonds, mutual funds, exchange traded funds, 529 Plans and College Savings Plans, variable products, and registered index-linked annuities.

While we offer a wide range of investments on our Product Platform, including investment funds and products, there are certain types of investments we do not offer. For instance, we do not offer all mutual funds from all mutual fund company issuers, or every type of ETF. We do not offer every type of insurance product or college savings plan. We also do not offer closed-end funds, real estate investment trusts (“REITs”), or unit investment trusts. This means that our financial professionals are limited to recommending only those investments that we are authorized to offer. This is a material limitation on the securities or investment strategies that our financial professionals may recommend to you.

Fees and Costs

This section provides information about the material fees and costs associated with accounts, transactions, and holdings. Because our fees vary depending on the specific transaction or service provided, the information below first describes the fees and costs associated with customer accounts, and then the fees and costs associated with transactions and investment holdings that our financial professionals may recommend.

Fees and Costs Associated with Accounts

This section sets forth the fees and costs associated with an account opened through WFS. The fees and costs associated with opening an account vary depending on the type of account and holdings.

Customers must first open an account with us to use our brokerage services. As set forth above, WFS offers an array of account types with different features and benefits that are intended to address different needs and objectives of our customers. When opening an account with us, customers may choose between many different options or account types for their brokerage account, including accounts held with our clearing firm; directly held accounts; education accounts (e.g., college savings plans); retirement accounts (e.g., IRA accounts); and certain other accounts (e.g., employer-sponsored accounts).

Depending on the type of account our customers open, customers will pay certain fees and costs associated with the account and holdings. The fees associated with the account and holdings are typically paid annually, although some account-based fees are associated with specific transactions. While we do not generally charge customers fees and costs associated with their account and holdings, third-parties with whom we do business, such as our clearing firm, Pershing LLC, or the product issuer, may assess fees and costs associated with accounts and holdings of our customers.

For more information regarding the fees and costs charged by our clearing firm, Pershing, LLC, or the product issuer, please contact your financial representative or visit Pershing, LLC or the product issuer’s website.

Fees and Costs Associated with Transactions and Holdings

WFS and its financial representatives are paid each time you trade in your account or make a new investment. This payment is typically called a “commission,” but it may also be called a “sales charge” or a “markup.” The commission rate or amount varies depending on the investment and the size or amount of the transaction.

In addition, investments that are interests in investment funds, such as mutual funds, or products, such as college savings plans and variable insurance products, bear ongoing fees and expenses that are embedded into the cost of the investment holding. Customers pay these ongoing fees and expenses indirectly because they are factored into the cost of the investment.

Because the fees and costs vary among investments, the fees and costs charged by WFS are set forth below. Depending on the type of investment, product issuers will also charge fees and costs. Typically, this information is available on the product issuer’s website. Customers may also contact their financial professional for additional information regarding a specific product.

Type of Investment	Compensation Information
Equities	WFS charges a \$30 commission for equity trades and the clearing firm, Pershing, charges an additional service fee of \$9 to the client. Typically, there are no other fees than the price of the equity. The commission amount may increase if the purchase amount is in excess of 2,000 shares. More information about equity securities generally is available by visiting the SEC’s website at www.sec.gov .
Bonds	WFS charges a \$45 commission for bond trades. The product issuer typically charges a markup in addition to the commission depending on a number of factors and particular circumstances for each transaction, including the type of bond (corporate, government, or municipal), transaction size, credit quality, unit price, maturity, liquidity, and market scarcity. More information

Securities are offered through Woodmen Financial Services, Inc. (WFS), 1700 Farnam Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society (collectively “WoodmenLife”). Securities other than the WoodmenLife Variable Annuity are issued by companies that are not affiliated with WoodmenLife. This material is intended for general use with the public. WFS is not providing investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. WFS has financial interests that are served by the sale of these products or services.