

**Woodmen of the World Life Insurance
INSURANCE SOCIETY
1700 FARNAM STREET
OMAHA, NE 68102**

**Summary Annual Report for the
Retiree Welfare Benefit Plan of Woodmen**

This is the summary annual report for the Retiree Welfare Benefit Plan of Woodmen, EIN 47-0339250, Plan number 521 for the period January 1, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with insurance carriers to pay claims incurred under the terms of the plan. See attached list of carriers. Total premiums paid during the plan year were \$1,486,315.

Your rights to additional information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report.

- Insurance information including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, or any part thereof, write or call the office of Woodmen of the World Life Insurance INSURANCE SOCIETY, who is the plan administrator, 1700 FARNAM STREET, OMAHA, NE, 68102, 402-271-7826. These portions of the report are furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Woodmen of the World Life Insurance
INSURANCE SOCIETY
Plan Sponsor
1700 FARNAM STREET
OMAHA, NE 68102
47-0339250

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S.

Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room
200 Constitution Avenue, N.W.
Room N-1513
Washington, DC 20210