



Feb. 15, 2018

Dear valued members:

I'm proud to announce that WoodmenLife closed out 2017 stronger than ever. Our totals for the end of the year brought us to record highs for assets and surplus.

As of Dec. 31, 2017, we have \$10.98 billion in assets, with a surplus of \$1.39 billion. This equates to an impressive surplus ratio of 14.54 percent, meaning we are well-prepared for unforeseen expenses.

And there's more good news. A.M. Best recently reaffirmed an A+ (Superior) financial strength rating and stable outlook for WoodmenLife for 2018. A.M. Best is an independent rating agency that conducts an extensive evaluation of our financial and operational stability. Our rating is the second highest out of 15 offered by A.M. Best, and we couldn't be more pleased to share this achievement with you.

We are excited to see WoodmenLife grow even stronger in 2018, while continuing to give back to your communities.

Sincerely,

Patrick L. Dees  
President & CEO