

August 15, 2025

Dear WoodmenLife Members,

I'm pleased to share that WoodmenLife continues to demonstrate exceptional financial strength. As of June 30, 2025, our total assets reached **\$11.2 billion**, with a healthy surplus of **\$1.76 billion**. This results in a surplus ratio of **18.61%**, meaning we hold more than \$118 in assets for every \$100 in obligations — a clear sign of our long-term stability and resilience.

These numbers reflect more than just financial performance — they represent our unwavering commitment to you. Our strong financial position ensures we can continue delivering on our promises today and well into the future.

It also allows us to provide you with meaningful member extras that go beyond life insurance, including:

- **Life's Perks®** – Enjoy exclusive discounts on everyday purchases, travel, entertainment, and more — just for being a WoodmenLife member.
- **LawAssure™** – Access customizable legal documents like wills, powers of attorney, and healthcare directives through an easy-to-use online service.

Thank you for your continued trust in WoodmenLife. Your confidence inspires us to keep building a secure, purpose-driven future for you, your family, and your community.

Warm regards,



Denise M. McCauley
President & Chief Executive Officer

Liabilities of \$9.45 billion; as of June 30, 2025..