Denise M. McCauley
Office of the President & CEO

July 1, 2026

Dear WoodmenLife Members,

I want to share an update on WoodmenLife's financial position as we complete the first quarter of 2026.

As of March 31, 2026, WoodmenLife reported **$11.1 billion in assets*** and a **surplus of $1.83 billion**, resulting in a **surplus ratio of 19.63%**. This means we continue to maintain nearly $120 in assets for every $100 of obligations.

Compared to year-end 2025, our overall position has remained stable, reflecting continued balance between growth, risk management, and long-term financial discipline.

Our financial strength is built on a consistent approach to managing resources and honoring the commitments we make to our members. A strong surplus provides the flexibility to respond to changing economic conditions while preserving the stability that members expect from WoodmenLife.

This foundation also supports our continued investment in the areas that matter most to you, including the products and services we provide and the experience we deliver. Maintaining that balance remains central to how we operate as a member-owned organization.

We remain focused on long-term strength, thoughtful decision-making, and responsible stewardship of the organization.

Thank you for your continued trust in WoodmenLife.

Sincerely,

Denise M. McCauley

Denise M. McCauley
President & Chief Executive Officer

**Liabilities totaled $9.32 billion as of March 31, 2026.*