

WoodmenLife® Variable Annuity Account Total Returns

Monthly as of October 31, 2025

VA Subaccount	YTD Non-Standardized	If Held - Non-Standardized				If Surrendered - Standardized				Inclusion Date
		1 Year	5 Year	10 Year	From Inception	1 Year	5 Year	10 Year	From Inception	
Fidelity VIP Contrafund	19.06%	23.21%	16.10%	14.00%	10.91%	17.04%	15.80%	13.97%	10.88%	7/1/03
Fidelity VIP Equity Income	13.36%	11.51%	13.96%	9.51%	7.40%	5.26%	13.64%	9.48%	7.37%	7/1/03
Fidelity VIP Growth and Income	16.95%	18.00%	18.36%	11.80%	8.50%	11.79%	18.09%	11.77%	8.47%	7/1/03
Fidelity VIP Growth Portfolio	16.04%	19.19%	15.74%	16.24%	11.00%	12.99%	15.44%	16.20%	10.97%	7/1/03
Fidelity VIP Money Market Fund	2.33%	2.86%	1.61%	0.62%	0.38%	-3.45%	1.08%	0.59%	0.35%	7/1/03
Fidelity VIP Overseas Fund	19.41%	16.17%	8.70%	6.38%	6.24%	9.95%	8.30%	6.35%	6.21%	7/1/03
Templeton Global Bond	13.40%	6.96%	-2.34%	-1.58%	-1.67%	0.68%	-2.96%	-1.61%	-1.70%	1/2/14
Mutual Global Discovery	16.62%	14.61%	14.00%	6.41%	5.57%	8.38%	13.68%	6.38%	5.54%	1/2/14
Franklin Income	8.89%	7.17%	8.12%	5.30%	4.37%	0.89%	7.72%	5.27%	4.34%	1/2/14
Franklin Rising Dividends	9.27%	8.38%	10.91%	10.35%	9.07%	2.11%	10.55%	10.32%	9.04%	1/2/14
Franklin Strategic Income	5.20%	5.10%	1.31%	1.50%	1.09%	-1.19%	0.77%	1.47%	1.06%	1/2/14
PIMCO Low Duration	3.55%	4.03%	0.22%	0.41%	1.35%	-2.27%	-0.35%	0.38%	1.32%	5/1/04
PIMCO Real Return	7.04%	5.73%	0.56%	1.82%	2.53%	-0.56%	0.00%	1.79%	2.50%	5/1/04
Calvert EAFE Int'l Portfolio	25.40%	21.22%	10.54%	5.77%	5.28%	15.03%	10.17%	5.74%	5.25%	7/1/03
Calvert Investment Grade Bond Index Portfolio	5.52%	4.59%	-1.51%	0.51%	1.68%	-1.71%	-2.12%	0.48%	1.65%	7/1/03
Calvert S & P Midcap 400 Index Portfolio	3.89%	4.69%	11.27%	8.45%	8.69%	-1.61%	10.91%	8.42%	8.66%	7/1/03
Calvert NASDAQ 100 Index Portfolio	21.96%	28.67%	17.41%	17.78%	13.63%	22.53%	17.13%	17.74%	13.59%	7/1/03
Calvert Russell 2000 Small Cap Index Portfolio	10.92%	12.58%	9.84%	7.71%	7.52%	6.33%	9.46%	7.68%	7.48%	7/1/03
Calvert S & P 500 Index Portfolio	15.99%	19.56%	15.85%	12.88%	9.47%	13.36%	15.56%	12.84%	9.44%	7/1/03
AFIS Asset Allocation Fund	12.26%	13.65%	9.58%	8.02%	7.56%	7.41%	9.19%	7.99%	7.53%	1/2/15
AFIS Growth Fund	19.81%	27.85%	16.75%	16.52%	15.81%	21.71%	16.46%	16.48%	15.77%	1/2/15
AFIS Global Growth and Income Fund	21.09%	21.32%	12.50%	9.21%	8.43%	15.14%	12.16%	9.18%	8.40%	1/2/15
AFIS Growth-Income Fund	16.35%	19.57%	15.62%	12.26%	11.48%	13.37%	15.32%	12.23%	11.45%	1/2/15
AFIS Global Growth Fund	19.65%	19.58%	10.03%	10.59%	10.42%	13.38%	9.66%	10.55%	10.39%	1/2/15
AFIS International Growth and Income Fund	28.21%	23.94%	9.80%	5.50%	4.87%	17.77%	9.42%	5.47%	4.84%	1/2/15
AFIS Global Small Capitalization Fund	11.77%	11.22%	3.21%	5.62%	5.21%	4.97%	2.71%	5.59%	5.18%	1/2/15

Note – Please Read Carefully

- Past performance does not guarantee future results. Annualized total returns reflect the change in unit value, the reinvestment of all dividends and capital gains, and the effects of compounding. Because performance varies, the annualized total return, which assumes a steady rate of growth, differs from a subaccount's actual total return for the time period shown. These returns include all recurring fees that are charged to certificate owners and represent past performance. Both the investment return and the principal value of an investment fluctuate so units, when redeemed, may be worth more or less than the original investment. Returns assume a single premium made at the beginning of the applicable period, the current actual certificate fee of \$30 (maximum \$45) and an average certificate value of \$50,000. They also include the certificate fee, even though the certificate fee is only deducted for variable accounts with a value less than \$50,000. Current performance may be lower or higher than the performance data quoted. Periods less than one year are not annualized. At various times, an adviser may reimburse Portfolio expenses. Had the adviser not done so, the total returns would have been lower. This reimbursement of expenses may be discontinued at any time. Call 877-664-3332 or visit WoodmenLife.org for the current month-end performance results.
- Non-standardized. Annualized total returns are based on the change in unit values at the subaccount level for the time period mentioned. Adjustments for possible certificate fees or surrender charges have not been included.
- Standardized. "If surrendered" values reflect maximum surrender charges applied during the first seven years to a single premium. These charges are 7% in the first contract year, and decrease by 1% each subsequent year until they are zero. Additional expenses that were included are the current actual mortality and expense risk charge of 1.25% (maximum 1.40%) and annual expenses ranging from .36% to 1.27%, depending on the portfolio. Annual expenses are subject to change.
- Variable insurance products, where available, are offered and underwritten by Woodmen of the World Life Insurance Society, 1700 Farnam St., Omaha, NE 68102, and distributed by its subsidiary, Woodmen Financial Services, Inc., 1700 Farnam St., Omaha, NE 68102, 877-664-3332, member FINRA/SIPC.

Investing in a variable product involves risks, including the possible loss of principal. The prospectus contains more complete information on the investment objectives, risks, charges and expenses of the investment company which investors should read and consider carefully before investing. To obtain a prospectus contact a WoodmenLife Financial Representative or visit WoodmenLife.org. The WoodmenLife Variable Annuity may not be available in all states. The WoodmenLife Variable Annuity return information is also available on woodmen.org or by calling 877-664-3332 between 8 a.m. and 4:30 p.m. C.S.T.

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Please see reverse for more information.

WoodmenLife® Variable Annuity Account Total Returns

Quarterly as of September 30, 2025

VA Subaccount	YTD Non-Standardized	If Held - Non-Standardized				If Surrendered - Standardized				Inclusion Date
		1 Year	5 Year	10 Year	From Inception	1 Year	5 Year	10 Year	From Inception	
Fidelity VIP Contrafund	16.96%	20.29%	14.92%	14.66%	10.87%	14.10%	14.61%	14.63%	10.84%	7/1/03
Fidelity VIP Equity Income	13.29%	9.87%	13.40%	10.15%	7.43%	3.61%	13.07%	10.12%	7.39%	7/1/03
Fidelity VIP Growth and Income	15.98%	16.68%	17.40%	12.56%	8.50%	10.46%	17.12%	12.52%	8.47%	7/1/03
Fidelity VIP Growth Portfolio	12.85%	14.93%	14.71%	16.74%	10.91%	8.70%	14.39%	16.71%	10.88%	7/1/03
Fidelity VIP Money Market Fund	2.11%	2.92%	1.55%	0.58%	0.37%	-3.39%	1.01%	0.56%	0.34%	7/1/03
Fidelity VIP Overseas Fund	18.90%	8.39%	7.54%	7.01%	6.25%	2.12%	7.12%	6.98%	6.22%	7/1/03
Templeton Global Bond	14.22%	-0.02%	-2.16%	-1.24%	-1.62%	-6.35%	-2.79%	-1.27%	-1.65%	1/2/14
Mutual Global Discovery	17.43%	11.36%	13.61%	7.15%	5.68%	5.11%	13.28%	7.12%	5.65%	1/2/14
Franklin Income	8.20%	5.08%	7.84%	5.77%	4.34%	-1.21%	7.42%	5.74%	4.31%	1/2/14
Franklin Rising Dividends	10.01%	6.93%	10.37%	11.36%	9.20%	0.65%	10.00%	11.33%	9.17%	1/2/14
Franklin Strategic Income	4.85%	3.14%	1.20%	1.64%	1.07%	-3.17%	0.66%	1.61%	1.04%	1/2/14
PIMCO Low Duration	3.29%	2.94%	0.14%	0.43%	1.34%	-3.37%	-0.43%	0.40%	1.31%	5/1/04
PIMCO Real Return	6.64%	3.02%	0.34%	1.84%	2.53%	-3.29%	-0.22%	1.81%	2.50%	5/1/04
Calvert EAFE Int'l Portfolio	24.43%	13.55%	9.45%	6.42%	5.26%	7.31%	9.06%	6.39%	5.23%	7/1/03
Calvert Investment Grade Bond Index Portfolio	4.94%	1.28%	-1.75%	0.44%	1.66%	-5.04%	-2.37%	0.42%	1.63%	7/1/03
Calvert S & P Midcap 400 Index Portfolio	4.51%	4.44%	11.86%	9.10%	8.75%	-1.86%	11.51%	9.07%	8.72%	7/1/03
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AFIS Global Growth Fund	17.18%	13.43%	9.18%	11.22%	10.30%	7.19%	8.79%	11.19%	10.26%	1/2/15
AFIS International Growth and Income Fund	26.85%	17.42%	9.22%	5.87%	4.80%	11.21%	8.83%	5.84%	4.77%	1/2/15
AFIS Global Small Capitalization Fund	10.76%	6.49%	2.89%	5.80%	5.16%	0.21%	2.39%	5.77%	5.13%	1/2/15

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