

March 1, 2026

Dear WoodmenLife Members,

As we close out 2025, I want to share an update on WoodmenLife's financial position and the strength of the organization that stands behind your certificate.

As of December 31, 2025, WoodmenLife reported **\$11.3 billion in assets**, supported by a **surplus of \$1.87 billion**. This results in a **surplus ratio of 19.88%**, meaning we hold nearly \$120 in assets for every \$100 of obligations.

These results reflect a strong capital position and careful financial management. Maintaining a healthy surplus allows us to meet our long-term commitments, navigate economic uncertainty, and continue operating with stability on behalf of our members.

Financial strength is not an end in itself. It is what allows WoodmenLife to remain focused on our purpose: protecting families, supporting communities, and delivering long-term value to the members we serve. A strong balance sheet ensures we can continue to invest responsibly in products, services, and operational improvements that support you today and well into the future.

As a fraternal organization, WoodmenLife is guided by a long-term perspective. Decisions are made with stability and sustainability in mind, rather than short-term results. Our year-end financial position reflects that disciplined approach and reinforces our ability to fulfill the promises we make to our members.

Thank you for the trust you place in WoodmenLife. We remain committed to managing the organization with care, transparency, and a focus on long-term strength.

Sincerely,



Denise M. McCauley
President & Chief Executive Officer

Liabilities of \$9.4 billion; as of December 31, 2025.