WoodmenLife®
Woodmen Financial Services

WoodmenLife® Variable Annuity Account Total Returns

Monthly as of October 31, 2026

		If Held - Non-Standardized				If Surrendered - Standardized				
VA Subaccount	YTD Non-Standardized	1 Year	5 Year	10 Year	From Inception	1 Year	5 Year	10 Year	From Inception	Inclusion Date
Fidelity VIP Contrafund	5.46%	6.18%	10.27%	14.60%	10.71%	-0.10%	9.90%	14.57%	10.68%	7/1/03
Fidelity VIP Equity Income	15.35%	19.51%	10.01%	10.78%	7.89%	13.31%	9.63%	10.75%	7.86%	7/1/03
Fidelity VIP Growth and Income	9.22%	11.95%	11.95%	12.59%	8.65%	5.71%	11.60%	12.56%	8.62%	7/1/03
Fidelity VIP Growth Portfolio	6.19%	3.74%	9.23%	16.70%	10.68%	-2.56%	8.84%	16.67%	10.65%	7/1/03
Fidelity VIP Money Market Fund	1.81%	2.21%	2.31%	0.96%	0.46%	-4.10%	1.80%	0.93%	0.43%	7/1/03
Fidelity VIP Overseas Fund	-0.98%	-1.50%	1.84%	6.91%	5.90%	-7.83%	1.31%	6.89%	5.87%	7/1/03
Templeton Global Bond	2.28%	3.08%	-0.56%	-1.09%	-1.31%	-3.22%	-1.15%	-1.11%	-1.33%	1/2/14
Mutual Global Discovery	6.46%	11.20%	8.44%	7.34%	6.00%	4.95%	8.04%	7.31%	5.98%	1/2/14
Franklin Income	7.56%	9.80%	5.31%	5.89%	4.78%	3.54%	4.85%	5.87%	4.75%	1/2/14
Franklin Rising Dividends	9.63%	10.79%	5.99%	10.69%	9.21%	4.54%	5.55%	10.66%	9.18%	1/2/14
Franklin Strategic Income	-1.24%	-0.58%	0.19%	1.05%	0.96%	-6.91%	-0.38%	1.02%	0.93%	1/2/14
PIMCO Low Duration	-0.46%	0.17%	0.53%	0.43%	1.29%	-6.15%	-0.02%	0.41%	1.27%	5/1/04
PIMCO Real Return	-1.18%	-1.67%	-0.86%	1.22%	2.34%	-8.01%	-1.46%	1.19%	2.32%	5/1/04
Calvert EAFE Int'l Portfolio	7.89%	11.22%	6.83%	7.47%	5.52%	4.97%	6.41%	7.45%	5.50%	7/1/03
Calvert Investment Grade Bond Index Portfolio	-1.62%	-1.57%	-1.46%	0.06%	1.54%	-7.90%	-2.06%	0.03%	1.51%	7/1/03
Calvert S & P Midcap 400 Index Portfolio	10.49%	12.52%	5.53%	9.26%	8.85%	6.28%	5.08%	9.23%	8.82%	7/1/03
Calvert NASDAQ 100 Index Portfolio	11.41%	8.61%	11.30%	18.44%	13.41%	2.35%	10.94%	18.41%	13.38%	7/1/03
Calvert Russell 2000 Small Cap Index Portfolio	12.94%	13.08%	4.01%	8.78%	7.75%	6.85%	3.53%	8.75%	7.72%	7/1/03
Calvert S & P 500 Index Portfolio	10.34%	10.40%	10.34%	13.68%	9.51%	4.14%	9.98%	13.65%	9.48%	7/1/03
AFIS Asset Allocation Fund	3.81%	5.79%	5.98%	8.25%	7.41%	-0.49%	5.54%	8.22%	7.38%	1/2/15
AFIS Growth Fund	3.16%	2.24%	8.24%	16.37%	14.59%	-4.07%	7.84%	16.34%	14.57%	1/2/15
AFIS Global Growth and Income Fund	9.28%	11.24%	8.44%	10.11%	8.66%	4.99%	8.04%	10.08%	8.64%	1/2/15
AFIS Growth-Income Fund	8.51%	8.74%	10.19%	12.83%	11.25%	2.47%	9.82%	12.80%	11.22%	1/2/15
AFIS Global Growth Fund	8.05%	8.46%	5.47%	11.66%	10.26%	2.20%	5.02%	11.63%	10.23%	1/2/15
AFIS International Growth and Income Fund	8.04%	12.68%	7.06%	7.12%	5.51%	6.44%	6.64%	7.09%	5.48%	1/2/15
AFIS Global Small Capitalization Fund	4.86%	6.22%	-2.00%	6.38%	5.30%	-0.07%	-2.62%	6.35%	5.27%	1/2/15

Note – Please Read Carefully

1. 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.
2. 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.
3. 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.
4. 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.

Securities are offered through Woodmen Financial Services, Inc. (WFS), 1700 Farnam Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society (collectively "WoodmenLife"). Securities other than the WoodmenLife Variable Annuity are issued by companies that are not affiliated with WoodmenLife. This material is intended for general use with the public. WFS is not providing investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. WFS has financial interests that are served by the sale of these products or services.

Please see reverse for more information.

WoodmenLife®
Woodmen Financial Services

WoodmenLife® Variable Annuity Account Total Returns

Quarterly as of September 30, 2026

		If Held - Non-Standardized				If Surrendered - Standardized				
VA Subaccount	YTD Non-Standardized	1 Year	5 Year	10 Year	From Inception	1 Year	5 Year	10 Year	From Inception	Inclusion Date
Fidelity VIP Contrafund	9.47%	12.19%	12.77%	14.74%	10.92%	5.95%	12.44%	14.72%	10.90%	7/1/03
Fidelity VIP Equity Income	9.61%	13.63%	10.01%	10.10%	7.69%	7.40%	9.63%	10.07%	7.66%	7/1/03
Fidelity VIP Growth and Income	8.41%	12.06%	13.07%	12.42%	8.65%	5.82%	12.74%	12.39%	8.62%	7/1/03
Fidelity VIP Growth Portfolio	14.10%	14.61%	12.53%	17.25%	11.06%	8.38%	12.20%	17.22%	11.04%	7/1/03
Fidelity VIP Money Market Fund	1.61%	2.24%	2.25%	0.93%	0.45%	-4.07%	1.74%	0.90%	0.42%	7/1/03
Fidelity VIP Overseas Fund	2.91%	2.81%	3.57%	6.90%	6.10%	-3.50%	3.08%	6.87%	6.07%	7/1/03
Templeton Global Bond	1.84%	1.91%	-0.77%	-0.82%	-1.35%	-4.41%	-1.36%	-0.84%	-1.37%	1/2/14
Mutual Global Discovery	2.19%	6.00%	8.26%	6.94%	5.70%	-0.28%	7.85%	6.92%	5.68%	1/2/14
Franklin Income	4.35%	7.20%	5.33%	5.51%	4.56%	0.93%	4.87%	5.48%	4.54%	1/2/14
Franklin Rising Dividends	4.26%	4.64%	6.53%	9.84%	8.84%	-1.65%	6.10%	9.81%	8.81%	1/2/14
Franklin Strategic Income	-2.51%	-1.52%	-0.14%	0.94%	0.86%	-7.86%	-0.72%	0.92%	0.83%	1/2/14
PIMCO Low Duration	-1.65%	-0.77%	0.17%	0.30%	1.25%	-7.10%	-0.40%	0.28%	1.22%	5/1/04
PIMCO Real Return	-3.80%	-3.92%	-1.27%	0.90%	2.23%	-10.28%	-1.87%	0.87%	2.20%	5/1/04
Calvert EAFE Int'l Portfolio	8.58%	12.81%	7.59%	7.26%	5.57%	6.57%	7.17%	7.23%	5.55%	7/1/03
Calvert Investment Grade Bond Index Portfolio	-3.81%	-3.23%	-1.92%	-0.26%	1.45%	-9.57%	-2.54%	-0.28%	1.42%	7/1/03
Calvert S & P Midcap 400 Index Portfolio	8.57%	9.91%	6.34%	8.76%	8.80%	3.65%	5.91%	8.73%	8.77%	7/1/03
Calvert NASDAQ 100 Index Portfolio	19.50%	21.91%	14.57%	19.08%	13.80%	15.74%	14.26%	19.05%	13.77%	7/1/03
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AFIS Asset Allocation Fund	4.24%	6.48%	6.92%	8.17%	7.51%	0.20%	6.50%	8.14%	7.48%	1/2/15
AFIS Growth Fund	6.60%	7.92%	10.83%	16.52%	15.03%	1.65%	10.47%	16.49%	15.00%	1/2/15
AFIS Global Growth and Income Fund	13.76%	18.34%	10.35%	10.37%	9.10%	12.14%	9.98%	10.34%	9.07%	1/2/15
AFIS Growth-Income Fund	9.88%	12.03%	11.79%	12.76%	11.45%	5.79%	11.45%	12.73%	11.42%	1/2/15
AFIS Global Growth Fund	14.50%	17.37%	7.72%	11.89%	10.88%	11.16%	7.31%	11.86%	10.85%	1/2/15
AFIS International Growth and Income Fund	11.50%	17.55%	8.08%	7.22%	5.83%	11.34%	7.67%	7.19%	5.81%	1/2/15
AFIS Global Small Capitalization Fund	8.60%	11.01%	-0.58%	6.35%	5.65%	4.76%	-1.16%	6.32%	5.62%	1/2/15

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