

November 30, 2024

As we enter the final stretch of 2024, I'm thrilled to share exciting news about our organization's financial health once again. Our third-quarter results not only demonstrate stability but showcase growth and resilience.

### Financial Highlights

As of Sept. 30, 2024, WoodmenLife's financial position has seen a modest increase:

- **Total Assets:** \$11.31 billion<sup>1</sup>
- **Surplus:** \$1.69 billion
- **Surplus Ratio:** 17.59%

These figures tell a compelling story. Our surplus ratio of 17.59% means that for every \$100 in obligations, we have nearly \$118 in assets. This buffer isn't just a number – it's a testament to our prudent management and a safeguard for your financial future.

### Looking Ahead

As we conclude 2024, we're not resting on our laurels. We're committed to:

- Exploring innovative products tailored to your evolving needs
- Enhancing our digital services for easier account management
- Continuing to support your efforts in local communities across the nation

### A Word of Gratitude

Your trust in us is the cornerstone of our success. Every certificate, every interaction and every community activity reinforces the bond we share. Thank you for being part of the WoodmenLife family.

As always, we're here for you when you need us. Whether you have questions about your certificate or ideas for community initiatives, we're here to listen and assist.

Here's to continued growth, security and shared success.

Warmest regards,



Denise M. McCauley  
President & CEO

<sup>1</sup>. Liabilities of \$9.6 billion; as of September 30, 2024.