

WoodmenLife[®] Variable Annuity Account Total Returns

Monthly as of December 31, 2024

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	31.96%	31.96%	15.47%	12.09%	10.46%	25.84%	15.16%	12.05%	10.42%	7/1/03
Fidelity VIP Equity Income	13.81%	13.81%	8.60%	7.76%	7.07%	7.56%	8.19%	7.72%	7.03%	7/1/03
Fidelity VIP Growth and Income	20.61%	20.61%	11.85%	9.89%	8.06%	14.41%	11.50%	9.86%	8.02%	7/1/03
Fidelity VIP Growth Portfolio	28.64%	28.64%	17.33%	15.07%	10.68%	22.50%	17.05%	15.03%	10.65%	7/1/03
Fidelity VIP Money Market Fund	3.69%	3.69%	0.99%	0.28%	0.29%	-2.62%	0.44%	0.25%	0.25%	7/1/03
Fidelity VIP Overseas Fund	3.64%	3.64%	4.34%	4.89%	5.62%	-2.67%	3.85%	4.86%	5.58%	7/1/03
Templeton Global Bond	-12.48%	-12.48%	-6.03%	-3.25%	-2.91%	-18.63%	-6.63%	-3.28%	-2.94%	1/2/14
Mutual Global Discovery	3.35%	3.35%	5.10%	4.55%	4.54%	-2.96%	4.63%	4.52%	4.50%	1/2/14
Franklin Income	5.87%	5.87%	3.98%	3.96%	3.90%	-0.43%	3.49%	3.92%	3.86%	1/2/14
Franklin Rising Dividends	9.40%	9.40%	8.93%	9.07%	8.91%	3.13%	8.53%	9.03%	8.87%	1/2/14
Franklin Strategic Income	2.72%	2.72%	-0.07%	0.71%	0.70%	-3.59%	-0.65%	0.68%	0.67%	1/2/14
PIMCO Low Duration	3.19%	3.19%	-0.18%	0.02%	1.23%	-3.12%	-0.76%	-0.02%	1.20%	5/1/04
PIMCO Real Return	0.86%	0.86%	0.68%	0.89%	2.30%	-5.47%	0.12%	0.86%	2.26%	5/1/04
Calvert EAFE Int'l Portfolio	1.86%	1.86%	3.10%	3.52%	4.38%	-4.47%	2.59%	3.49%	4.35%	7/1/03
Calvert Investment Grade Bond Index Portfolio	-0.23%	-0.23%	-1.60%	-0.06%	1.49%	-6.56%	-2.22%	-0.09%	1.46%	7/1/03
Calvert S & P Midcap 400 Index Portfolio	12.10%	12.10%	8.63%	7.96%	8.85%	5.85%	8.23%	7.92%	8.81%	7/1/03
Calvert NASDAQ 100 Index Portfolio	23.64%	23.64%	18.13%	16.47%	13.14%	17.47%	17.85%	16.43%	13.10%	7/1/03
Calvert Russell 2000 Small Cap Index Portfolio	9.84%	9.84%	5.82%	6.14%	7.30%	3.58%	5.37%	6.10%	7.26%	7/1/03
Calvert S & P 500 Index Portfolio	23.08%	23.08%	12.80%	11.36%	9.10%	16.90%	12.45%	11.32%	9.06%	7/1/03
AFIS Asset Allocation Fund	14.98%	14.98%	6.98%	6.97%	6.97%	8.75%	6.54%	6.94%	6.93%	1/2/15
AFIS Growth Fund	29.98%	29.98%	17.35%	15.14%	15.13%	23.85%	17.07%	15.10%	15.09%	1/2/15
AFIS Global Growth and Income Fund	12.58%	12.58%	5.96%	7.10%	7.09%	6.33%	5.50%	7.06%	7.06%	1/2/15
AFIS Growth-Income Fund	22.68%	22.68%	11.61%	10.81%	10.81%	16.49%	11.25%	10.77%	10.77%	1/2/15
AFIS Global Growth Fund	12.26%	12.26%	8.40%	9.36%	9.36%	6.01%	7.99%	9.33%	9.32%	1/2/15
AFIS International Growth and Income Fund	2.19%	2.19%	1.27%	2.70%	2.70%	-4.13%	0.72%	2.67%	2.66%	1/2/15
AFIS Global Small Capitalization Fund	1.05%	1.05%	1.72%	4.49%	4.49%	-5.27%	1.19%	4.45%	4.45%	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.
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