

Participant Disclosures
Employer Retirement Plan

Modern Woodmen of America
1701 1st Avenue, Rock Island, IL 61201
Phone: 309-558-3077 or 1-800-447-9811
www.modernwoodmen.org



Services Provided

Type of Service	Face-to-Face One-on-One	Face-to-Face In a Group	By Phone	By Mail	Online
Advisory Services					
Educational materials about financial decisions	X			X	
Educational materials about retirement plan	X			X	
Educational seminars	X	X			
Enrollment	X				
Investment education	X		X		
Provide investment planning tools	X				
Retirement calculator	X				X
Retirement planning	X		X		X

Type of Service	By Phone	By Mail	Online
Administrative Services			
Account access	X	X	X
Account transactions	X	X	X
Automatic rebalancing	X	X	
Quarterly statements		X	
Youth educational programs	X	X	

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Table 1 – Fixed Return Investments

Name/Type of Option	Return	Term	Other
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) www.modernwoodmen.org	3.50%	Quarterly	Guaranteed minimum interest rate of 3.50%. Current interest rate information is available at www.modernwoodmen.org or at 800-447-9811.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) www.modernwoodmen.org	4.00%	Quarterly	Guaranteed minimum interest rate of 4.00%. Current interest rate information is available at www.modernwoodmen.org or at 800-447-9811.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) www.modernwoodmen.org	Varies by Register Date		Quarterly Guaranteed minimum interest rate of 3.00%. Current interest rate information is available at www.modernwoodmen.org or at 800-447-9811.
	Prior to 07/01/08	3.00%	
	07/01/08 – 09/30/08	3.00%	
	10/01/08 – 12/31/08	3.00%	
	01/01/09 – 12/31/11	3.00%	
Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity www.modernwoodmen.org	1.00%	Quarterly	This option has a guaranteed minimum interest rate established at the register date of the annuity. Contributions will earn the greater of the current interest rate or the minimum guaranteed interest rate. Current and guaranteed minimum interest rate information is available at www.modernwoodmen.org or at 800-447-9811.

Table 2 – Fees and Expenses																																															
Name/Type of Option	Total Annual Operating Expenses	Other																																													
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) www.modernwoodmen.org	N/A	N/A																																													
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) www.modernwoodmen.org	N/A	N/A																																													
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) www.modernwoodmen.org	N/A	<p>Surrender charges apply for the first 8 years of the certificate. Surrender charges only apply to the extent total withdrawals for a certificate year exceeds 10% of the certificate value. Schedule of surrender charges:</p> <table border="1"> <thead> <tr> <th colspan="2">Issue Age Less than 59</th> <th colspan="2">Issue Age 59 or Greater</th> </tr> <tr> <th>Year</th> <th>Charge</th> <th>Year</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>7%</td><td>1</td><td>7%</td></tr> <tr><td>2</td><td>7%</td><td>2</td><td>7%</td></tr> <tr><td>3</td><td>7%</td><td>3</td><td>7%</td></tr> <tr><td>4</td><td>7%</td><td>4</td><td>6%</td></tr> <tr><td>5</td><td>7%</td><td>5</td><td>5%</td></tr> <tr><td>6</td><td>5%</td><td>6</td><td>4%</td></tr> <tr><td>7</td><td>3%</td><td>7</td><td>3%</td></tr> <tr><td>8</td><td>1%</td><td>8</td><td>1%</td></tr> <tr><td>9</td><td>0%</td><td>9</td><td>0%</td></tr> </tbody> </table>		Issue Age Less than 59		Issue Age 59 or Greater		Year	Charge	Year	Charge	1	7%	1	7%	2	7%	2	7%	3	7%	3	7%	4	7%	4	6%	5	7%	5	5%	6	5%	6	4%	7	3%	7	3%	8	1%	8	1%	9	0%	9	0%
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Table 3 – Annuity Options

Name	Objectives/Goals	Pricing Factors	Restrictions/Fees
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) www.modernwoodmen.org	To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.	You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.	N/A
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) www.modernwoodmen.org	To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.	You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.	N/A
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) www.modernwoodmen.org	To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.	You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.	Any surrender charge is waived when any life or joint life settlement option is chosen. Surrender charges will apply if a fixed amount or fixed period settlement option is chosen during the surrender charge period.
Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity www.modernwoodmen.org	To provide a guaranteed stream of income for life, or some other period of time, based on your account value at the time an election is made.	You have the right to elect fixed annuity payments in the form of a life annuity, a joint life annuity, life annuity with a period certain, joint life annuity with a period certain, or for a fixed amount or a fixed period of time. The payment amount will vary based on the option chosen. There is no additional cost for this benefit.	Any surrender charge is waived when any life or joint life settlement option is chosen. Surrender charges will apply if a fixed amount or fixed period settlement option is chosen during the surrender charge period.