

Plan Fiduciary Fee Disclosures

Modern Woodmen of America 403(b)

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	

No fiduciary services

Modern Woodmen of America will not provide any services to the plan as a fiduciary as defined by section 3(21) of ERISA, nor shall Modern Woodmen of America act for the plan as an investment adviser registered under the Investment Advisers Act of 1940 or any State law. Modern Woodmen of America's services related to the plan's investments and investment management are not individualized to the needs of the plan, a plan fiduciary, or any participant or beneficiary. Modern Woodmen of America will provide general financial information and data to assist the responsible plan fiduciary in the selection and monitoring of investment alternatives, and is not undertaking to provide impartial investment advice.

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Name/Type of Option	Direct Compensation	Other Compensation
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued January 1, 1982 – January 31, 1990) www.modernwoodmen.org	5% commission on any contributions (4% to the Financial Representative 0.5% to the Financial Representative’s Managing Partner 0.5% to the Financial Representative’s Regional Director)	The Financial Representative, Managing Partner and Regional Director all receive indirect compensation in many forms. This includes a monthly incentive bonus, business development allowances, pension plans, health insurance and other benefits, trips and other prizes. The values of these items can vary but it is estimated on averages that these items cost 3.125% of contributions made.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued February 1, 1990 – August 31, 2003) www.modernwoodmen.org	5% commission on any contributions (4% to the Financial Representative 0.5% to the Financial Representative’s Managing Partner 0.5% to the Financial Representative’s Regional Director)	The Financial Representative, Managing Partner and Regional Director all receive indirect compensation in many forms. This includes a monthly incentive bonus, business development allowances, pension plans, health insurance and other benefits, trips and other prizes. The values of these items can vary but it is estimated on averages that these items cost 3.125% of contributions made.
Modern Woodmen of America Flexible Premium Deferred Annuity (Issued September 1, 2003 – December 31, 2011) www.modernwoodmen.org	5% commission on any contributions (4% to the Financial Representative 0.5% to the Financial Representative’s Managing Partner 0.5% to the Financial Representative’s Regional Director)	The Financial Representative, Managing Partner and Regional Director all receive indirect compensation in many forms. This includes a monthly incentive bonus, business development allowances, pension plans, health insurance and other benefits, trips and other prizes. The values of these items can vary but it is estimated on averages that these items cost 3.125% of contributions made.
Modern Woodmen of America MaxProvider Flexible Premium Deferred Annuity www.modernwoodmen.org	4.5% commission on any contributions for issue ages 0-80. (3.5% to the Financial Representative 0.5% to the Financial Representative’s Managing Partner 0.5% to the Financial Representative’s Regional Director) 2.2% commission on any contributions for issue ages 81-85 (1.8% to the Financial Representative 0.2% to the Financial Representative’s Managing Partner 0.2% to the Financial Representative’s Regional Director) 0.15% annual service fee on the annuity account balance beginning in the 25 th month (0.10% to the Financial Representative 0.03% to the Financial Representative’s Managing Partner 0.02% to the Financial Representative’s Regional Director)	The Financial Representative, Managing Partner and Regional Director all receive indirect compensation in many forms. This includes a monthly incentive bonus, business development allowances, pension plans, health insurance and other benefits, trips and other prizes. The values of these items can vary but it is estimated on averages that these items cost 3.125% of contributions made.

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<p>Modern Woodmen of America Variable Annuity www.modernwoodmen.org</p>	<p>3.8% commission on any contributions in the first certificate year for issue ages 0-75. (3.0% to the Financial Representative 0.4% to the Financial Representative's Managing Partner 0.4% to the Financial Representative's Regional Director) 1.9% on any contributions in the first certificate year for issue ages 76-85 (1.5% to the Financial Representative 0.2% to the Financial Representative's Managing Partner 0.2% to the Financial Representative's Regional Director) 2.6% commission on any contributions following the first certificate year for issue ages 0-75. (2.0% to the Financial Representative 0.3% to the Financial Representative's Managing Partner 0.3% to the Financial Representative's Regional Director) 1.2% commission on any contributions following the first certificate year for issue ages 76-85. (1.0% to the Financial Representative 0.1% to the Financial Representative's Managing Partner 0.1% to the Financial Representative's Regional Director) 0.29% annual service fee on the annuity account balance beginning in the 25th month (0.22% to the Financial Representative 0.04% to the Financial Representative's Managing Partner 0.03% to the Financial Representative's Regional Director)</p>	<p>The Financial Representative, Managing Partner and Regional Director all receive indirect compensation in many forms. This includes a monthly incentive bonus, business development allowances, pension plans, health insurance and other benefits, trips and other prizes. The values of these items can vary but it is estimated on averages that these items cost 3.125% of contributions made.</p>
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