# Jember Benefits fo

# WoodmenLife Member Benefits

## Member Benefits to Help Your Family Get More Out of Life Now

As a member<sup>1</sup> of the WoodmenLife family, you have access to a wide range of exclusive member benefits<sup>2</sup> designed to help your family right now. There's no extra cost nor obligation to use them. It's just one way our family is committed to helping yours at every stage in life.

## Self-Service Legal Documentation

#### Easy-to-Use Online Templates

Advance planning makes change — even the difficult change involved in illness or death — easier to cope with. With LawAssure, WoodmenLife members can create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates<sup>3</sup>.

## **Saving Money**

#### Everyday Shopping Discounts You Can Use Now

Our discount program — Life's Perks<sup>®</sup> — gives you everyday savings<sup>4</sup> at more than 30,000 local and national retailers such as Verizon, Sam's Club<sup>®</sup>, and more.



## Rebuilding After a Natural Disaster

#### Help to Get You Back Home

We can't stop natural disasters, but we can help members of the WoodmenLife family who experience one by providing financial assistance of up to \$1,000<sup>2</sup>.

Honoring Heroes

#### A Tribute to Families of Fallen First Responders

True heroes deserve more. That's why we pay  $25,000^5$  to the family of every First Responder member<sup>2</sup> who dies in the line of duty.

# **Community Involvement**

## Support for Family, Community and Country

As a member of the WoodmenLife family, you're joining others who share your commitment to family, community and country. You have opportunities to connect with others, give back locally and honor those who make an impact.



## **Volunteer Opportunities**

#### Make a Difference

You have an open invitation to support the community through local volunteer activities. Members of the WoodmenLife family plan and carry out thousands of service projects each year.

## Patriotism

#### Celebrate Your American Pride

We value our American freedoms, just like you. That's why we've presented more than 3.5 million flags to nonprofit organizations, schools and communities nationwide.

## **National Community Focus**

#### Join Our Fight Against Hunger

WoodmenLife helps support our national fight against hunger. Since 2015, we've raised \$3.4 million to provide food to those in need and collected 1.2 million pounds of food.



## **Financial Security**

## Standing Strong Since 1890

We've been earning your trust for more than 130 years by taking a long-term approach to maintaining financial stability. Your confidence in us matters, and we're dedicated to earning it every day by keeping your best interest in mind with the decisions we make.



## Long-Term Stability

#### Trusted Strength for More Than 130 Years

The economy may change, but our long-term approach to maintaining financial stability won't. We don't chase trends. Instead, we make decisions in the best interest of your lifetime security. By looking ahead, we're protecting your future and working to ensure that we'll be standing strong when you need us most.

## **Financial Ratings**

#### Professional Ratings That Make the Grade

When it comes to financial health, you don't have to take our word for it. A.M. Best — an independent rating company nationally recognized for its objective reviews — awarded WoodmenLife an A+ (Superior) rating<sup>6</sup>. This is a rating we've been proud to receive for 47 years.



## A History of Steady Growth

Performance You Can Feel Secure In

There's peace of mind in knowing your financial protection is rooted in an organization with strong, year-over-year financial performance. We're dedicated to growing value. That's how we've built \$11.1 billion in total assets\*.

\*Liabilities of \$9.4 billion; as of December 31, 2022.

For more information, go to WoodmenLife.org/About

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. 2. WoodmenLife Benefits are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These benefits are not contractual, are subject to change and have specific eligibility requirements, such as length of membership, number of qualifying members in household and/or qualifying event.

3. WoodmenLife has entered into a sponsored marketing relationship with Epoq, Inc.(Epoq) to offer document preparation services to WoodmenLife members. Epoq is an independent service provider. WoodmenLife is not affiliated with Epoq and does not administer these document preparation services. WoodmenLife does not provide, is not responsible for, does not assume liability for, and does not guarantee the accuracy, adequacy or results of any service or documents provided by Epoq. WoodmenLife, its employees and representatives are not authorized to give legal advice. Not all services are available in all states.

4. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members.

WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.

5. Applies to officially registered non-military First Responders. WoodmenLife Benefits are not contractual, are subject to change and have specific eligibility requirements.

6. A.M. Best again rated WoodmenLife A+ (Superior) for our financial strength and operating performance in 2022. A+ (Superior) is the second-highest rating out of 15 awarded. A.M. Best is an independent rating company nationally recognized for its objective reporting and rating of insurers.

Purchase insurance and annuity products that meet your financial situation, needs and objectives. Never purchase insurance and annuity products for the sole purpose of qualifying for non-guaranteed membership benefits.



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