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Touching lives. Securing futures.®

Eight reasons to consider MaxProviderSM

A guaranteed retirement savings option with flexibility and tax-deferred growth

Modern Woodmen of America's MaxProviderSM is a safe way to accumulate retirement savings that can last your lifetime. This flexible premium deferred annuity helps reduce retirement planning uncertainty by:

- Eliminating the risk of market volatility.
- Making sure your money will be there for you when you need it most.
- Providing a solid foundation for a diversified retirement portfolio.

Enjoy these benefits:

- 1. Guaranteed return of principal** – Modern Woodmen guarantees to return 100 percent of your principal contributions, minus the amount of any previous withdrawals, if you surrender your annuity.
- 2. Guaranteed minimum interest rate** – You will never receive less than the guaranteed minimum interest rate stated in the annuity certificate. Modern Woodmen strives to offer the highest possible guarantee while investing our members' money in quality, conservative investments.
- 3. Competitive current interest rate** – Current interest rates are reviewed quarterly and reflect current market conditions. Current society practice is to credit additional interest for account values exceeding \$25,000.
- 4. Tax-deferred growth** – Interest accumulates tax-deferred until you take a withdrawal.
- 5. No upfront sales charges or annual maintenance fees** – 100 percent of your contributions will earn interest.
- 6. Fixed surrender charge period** – Surrender charges exist for the first eight years of the annuity only. A separate surrender charge schedule is not attached to each contribution.
- 7. Flexible payout options** – You can choose from a variety of payout options to fit your needs, including a guaranteed income for the rest of your life.
- 8. Not subject to probate** – Proceeds can be paid to a named beneficiary (other than your estate), avoiding the possible delays and expense of probate.



We're here for you

Modern Woodmen members place their trust in us because we fulfill our promises. We accept the responsibility of meeting the obligations and guarantees we make to our members.

We are a safe, secure and growing fraternal financial services organization. A.M. Best, an independent rating agency, rates our financial stability, security and management performance A (Excellent).*

Our philosophy is to treat our members' money as if it was our own. We invest our members' money in high-quality, conservative investments. We know how important it is to make sure your money is there for you when you need it.

*Third highest of 15 ratings.



A MaxProviderSM annuity can help you prepare for the retirement you want

Whether you are just beginning to save for retirement, getting ready to retire or have already retired, a MaxProviderSM annuity can help you achieve your retirement planning and retirement distribution goals.

Your Modern Woodmen representative can help you get started on your path to a comfortable retirement today.