MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT PERFORMANCE

Average Annual Returns without Surrender Charges[1]

Objective/Portfolio	Subacct Inception Date	Month End 10/31/2026						Quarter Ended 9/30/2026				
		YTD[2]	1 Year	3 Year	5 Year	10 Year	Subacct Inception	1 Year	3 Year	5 Year	10 Year	Subacct Inception
International Options[3]												
American Funds IS Capital World Growth & Income - Class 1[4]	5/1/2015	6.11	8.01	17.13	5.03	7.66	5.61	14.93	17.83	7.00	7.87	6.03
American Funds IS SmallCap World Fund - Class 1[4]	5/1/2015	1.84	3.12	9.97	-6.16	3.89	1.84	7.82	8.85	-4.61	3.79	2.17
American Funds IS New World - Class 1[4]	5/1/2015	1.03	2.08	13.04	-0.01	4.94	3.38	14.70	15.13	2.27	5.83	4.21
Fidelity VIP Overseas - Initial Class[5]	5/1/2002	-3.96	-4.48	9.49	-1.94	4.20	3.63	-0.33	9.66	-0.11	4.12	3.81
T. Rowe Price International Stock	5/1/2002	1.07	0.41	9.50	-0.98	2.94	1.69	6.34	9.76	0.21	3.09	1.88
Small Cap Options[6]												
BNY Mellon VIF Small Cap[7]	5/1/2002	10.75	12.89	12.08	-1.27	5.24	1.68	9.89	7.91	-0.85	4.17	1.57
Calvert VP Russell 2000 Small Cap Index[8]	5/1/2002	9.43	9.54	15.80	0.10	6.05	4.95	10.88	12.76	0.93	5.35	4.95
Franklin Small Cap Value VIP - Class 2	2/24/2021	14.85	19.14	14.69	3.59	-	3.46	12.54	10.92	3.19	-	2.72
LVIP JPMorgan Small Cap Core Fund[9]	5/1/2002	9.65	10.59	14.54	0.02	5.98	6.35	12.13	11.72	0.99	5.38	6.38
Mid Cap Options[6]												
LVIP American Century Capital Appreciation	5/1/2002	-7.54	-11.25	11.11	-3.90	7.25	4.81	-4.82	10.69	-0.82	7.32	5.11
LVIP American Century Mid Cap Value	5/1/2006	13.79	16.45	11.95	3.97	5.37	5.72	4.76	8.12	3.10	4.36	5.33
Calvert VP S&P MidCap 400 Index[8]	5/1/2002	7.05	9.00	12.42	1.94	6.57	6.15	6.47	9.60	2.86	6.00	6.10
Fidelity VIP Mid Cap - Service Class 2[5]	5/1/2002	14.10	18.48	17.27	4.02	7.69	7.05	17.68	15.02	5.36	7.23	7.05
Fidelity VIP Real Estate - Initial Class[5]	5/1/2007	5.83	5.98	9.33	-4.43	-0.01	-0.62	-0.02	6.45	-3.83	-1.24	-0.86
Franklin Small-Mid Cap Growth VIP - Class 1	2/24/2021	-3.94	-6.62	7.50	-7.42	-	-5.23	-3.33	7.06	-5.20	-	-4.56
LVIP JPMorgan Mid Cap Value Fund[9]	5/1/2002	10.68	13.59	12.42	2.84	5.29	6.55	2.92	8.19	2.34	4.17	6.24
T. Rowe Price Mid-Cap Growth	5/1/2002	-0.93	-0.41	7.00	-3.38	6.16	8.26	-2.61	4.08	-2.83	5.46	8.20
Large Cap Options												
LVIP American Century Ultra®	5/1/2002	-3.32	-6.61	15.33	2.27	13.42	5.99	3.88	16.52	5.18	13.81	6.26
American Funds IS Growth - Class 2[4]	5/1/2015	-0.05	-0.96	20.49	4.42	14.18	12.05	4.54	20.36	7.16	14.28	12.46
American Funds IS Growth & Income - Class 2[4]	5/1/2015	5.13	5.33	18.07	6.67	10.33	8.48	8.52	17.91	8.33	10.21	8.67
American Funds IS Managed Growth - Class P1[4]	5/1/2015	-2.13	-3.30	13.28	0.53	8.45	6.13	0.99	13.27	2.58	8.48	6.41
American Funds IS Managed Growth & Income - Class P1[4]	5/1/2015	1.16	0.97	11.24	1.40	5.54	3.57	3.06	10.91	2.56	5.38	3.66
BNY Mellon Sustainable U.S. Equity Portfolio - Service Shares	5/1/2002	4.07	3.34	16.93	3.81	9.88	6.03	8.06	16.58	5.80	9.75	6.12
BNY Mellon VIF Appreciation[7]	5/1/2002	2.11	1.89	9.25	1.22	9.38	5.64	4.54	9.27	3.21	9.31	5.72
BNY Mellon VIF Growth & Income[7]	5/1/2002	6.97	7.28	17.60	7.02	11.69	5.40	11.40	16.53	8.62	11.54	5.46
Calvert VP Nasdaq - 100 Index[8]	5/1/2002	7.95	5.21	20.98	7.60	16.32	10.36	18.09	22.87	10.95	16.91	10.72
Fidelity VIP Contrafund® - Initial Class[5]	5/1/2002	2.28	2.97	20.53	6.74	12.32	7.87	8.77	21.38	9.34	12.41	8.06
Fidelity VIP Energy - Service Class 2[5]	5/1/2015	55.25	58.03	16.42	19.89	5.43	1.89	39.57	9.80	19.37	3.44	0.88
Fidelity VIP Growth - Initial Class[5]	5/1/2002	2.97	0.58	18.64	5.73	14.70	8.66	11.13	20.55	9.13	15.19	9.01
Fidelity VIP Growth & Income - Initial Class[5]	5/1/2002	5.93	8.55	18.23	8.73	10.09	5.62	8.66	16.61	9.89	9.88	5.61
Fidelity VIP Index 500 - Initial Class[5]	5/1/2002	7.09	7.15	18.66	7.06	11.47	6.19	10.62	18.12	8.84	11.31	6.26
Fidelity VIP Technology - Initial Class[5]	2/24/2021	28.99	22.71	33.09	13.60	-	15.13	40.65	34.19	17.29	-	16.88
Franklin DynaTech VIP - Class 2	2/24/2021	-2.39	-7.54	18.65	-0.74	-	2.44	7.22	21.23	2.94	-	4.39
Franklin Rising Dividends VIP - Class 1	2/24/2021	6.45	7.55	10.69	2.75	-	5.68	1.61	8.30	3.45	-	4.82
T. Rowe Price All-Cap Opportunities Portfolio	5/1/2002	-5.25	-6.06	12.89	3.21	13.19	9.07	-2.09	13.37	4.82	13.35	9.23
T. Rowe Price Equity Income	5/1/2002	15.12	19.80	15.48	5.93	7.29	4.23	14.23	12.84	5.99	6.70	4.06
T. Rowe Price Health Sciences	5/1/2015	15.48	23.37	12.73	-0.23	8.83	5.11	24.60	8.70	-0.65	7.06	4.54
Quality Bonds												
American Funds IS The Bond Fund of America - Class 1[4]	2/24/2021	-5.01	-4.79	0.95	-4.96	-	-4.87	-6.36	-0.34	-5.31	-	-5.30
American Funds IS Capital World Bond Fund - Class 2[4]	5/1/2015	-7.31	-6.90	-0.25	-7.32	-4.89	-4.92	-8.22	-0.94	-7.61	-5.23	-5.03
Federated Hermes Quality Bond Fund II - Primary Shares	7/18/2011	-4.51	-4.01	1.07	-3.59	-2.42	-2.28	-5.07	0.32	-3.98	-2.58	-2.38

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT PERFORMANCE

Average Annual Returns without Surrender Charges[1]

Objective/Portfolio	Subacct Inception Date	Month End 10/31/2026						Quarter Ended 9/30/2026				
		YTD[2]	1 Year	3 Year	5 Year	10 Year	Subacct Inception	1 Year	3 Year	5 Year	10 Year	Subacct Inception
High Yield Bonds												
Fidelity VIP High Income - Service Class 2[5]	5/1/2002	-3.07	-2.10	4.85	-1.28	-0.42	2.76	-1.50	4.33	-1.39	-0.40	2.78
Fidelity VIP Strategic Income Portfolio - Service Class 2[5]	2/24/2021	-3.01	-2.90	3.42	-2.43	-	-2.41	-2.66	2.73	-2.51	-	-2.54
Franklin Strategic Income VIP - Class 2	2/24/2021	-4.32	-3.70	1.55	-3.38	-	-3.35	-4.61	0.71	-3.70	-	-3.62
Cash Equivalent Option												
Federated Hermes Government Money Fund II - Service Shares[10]	5/1/2002	-1.59	-1.27	-0.56	-1.26	-2.97	-5.64	-1.25	-0.52	-1.32	-3.01	-5.67
7-Day Current Yield: 1.49%	**An investment in the Federated Government Money Fund II subaccount is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any government agency. Although the subaccount seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the subaccount**											
7-Day SEC Effective Yield: 1.50%												
Balanced Options												
American Funds IS Asset Allocation - Class 2[4]	2/24/2021	0.57	2.48	12.11	2.43	-	3.27	3.14	11.42	3.42	-	3.40
American Funds IS Capital Income Builder - Class 1[4]	5/1/2015	6.19	9.22	13.42	4.28	4.12	2.45	5.71	11.44	4.39	3.39	2.19
Federated Hermes Managed Volatility Fund II - Primary Shares	5/1/2002	4.83	6.63	10.65	0.26	3.33	3.18	4.97	8.49	0.99	2.91	3.08
Fidelity VIP Balanced - Service Class 2[5]	2/24/2021	5.26	5.70	13.16	3.05	-	4.26	8.76	12.63	4.29	-	4.46
Franklin Income VIP - Class 2	2/24/2021	4.21	6.36	8.70	1.84	-	2.73	3.84	6.51	1.95	-	2.22
T. Rowe Price Moderate Allocation Portfolio	5/1/2002	1.80	2.97	9.69	-0.34	3.64	3.44	3.91	8.91	0.32	3.46	3.46
Life Cycle Options												
Fidelity VIP Freedom 2015 - Initial Class[5]	5/1/2006	-0.95	-0.81	6.15	-1.68	2.12	1.40	-0.09	5.38	-1.20	1.94	1.40
Fidelity VIP Freedom 2020 - Initial Class[5]	5/1/2006	-0.45	-0.22	7.56	-1.09	3.01	2.03	0.82	6.79	-0.44	2.85	2.05
Fidelity VIP Freedom 2025 - Initial Class[5]	5/1/2006	0.21	0.47	8.79	-0.52	3.79	2.69	1.86	8.01	0.27	3.63	2.72
Fidelity VIP Freedom 2030 - Initial Class[5]	5/1/2006	0.77	1.07	9.81	0.04	4.84	2.96	2.83	9.07	0.95	4.67	3.01
Fidelity VIP Freedom 2035 - Initial Class[5]	5/1/2015	1.52	1.89	11.37	0.92	6.14	4.29	4.16	10.67	2.09	6.00	4.43
Fidelity VIP Freedom 2040 - Initial Class[5]	5/1/2015	2.81	3.32	13.56	2.20	7.17	5.19	6.56	13.06	3.68	7.11	5.40
Fidelity VIP Freedom 2045 - Initial Class[5]	5/1/2015	3.69	4.31	14.60	2.80	7.48	5.45	8.21	14.24	4.40	7.47	5.71
Fidelity VIP Freedom 2050 - Initial Class[5]	5/1/2015	3.83	4.44	14.65	2.83	7.49	5.46	8.49	14.36	4.45	7.49	5.73
Fidelity VIP Freedom 2055 - Initial Class[5]	2/24/2021	3.96	4.60	14.69	2.86	-	3.95	8.83	14.48	4.53	-	4.52
Fidelity VIP Freedom 2060 - Initial Class[5]	2/24/2021	3.97	4.61	14.71	2.86	-	3.97	8.86	14.48	4.53	-	4.54
Fidelity VIP Freedom 2065 - Initial Class[5]	2/24/2021	3.93	4.55	14.70	2.84	-	3.96	8.93	14.48	4.52	-	4.53

Performance data shown represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance data quoted. To obtain performance data current to the most recent month-end, please contact (866) 628-6776.

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT PERFORMANCE

Average Annual Returns with Surrender Charges

Objective/Portfolio	Subacct Inception Date	Month End 10/31/2026						Quarter Ended 9/30/2026				
		YTD[2]	1 Year	3 Year	5 Year	10 Year	Subacct Inception	1 Year	3 Year	5 Year	10 Year	Subacct Inception
International Options[3]												
American Funds IS Capital World Growth & Income - Class 1[4]	5/1/2015	-1.61	0.14	14.96	4.26	7.66	5.61	6.51	15.63	6.21	7.87	6.03
American Funds IS SmallCap World Fund - Class 1[4]	5/1/2015	-5.53	-4.35	7.94	-6.85	3.89	1.84	-0.03	6.83	-5.31	3.79	2.17
American Funds IS New World - Class 1[4]	5/1/2015	-6.27	-5.31	10.96	-0.74	4.94	3.38	6.30	12.98	1.51	5.83	4.21
Fidelity VIP Overseas - Initial Class[5]	5/1/2002	-10.86	-11.34	7.49	-2.65	4.20	3.63	-7.53	7.64	-0.84	4.12	3.81
T. Rowe Price International Stock	5/1/2002	-6.24	-6.85	7.48	-1.70	2.94	1.69	-1.39	7.73	-0.53	3.09	1.88
Small Cap Options[6]												
BNY Mellon VIF Small Cap[7]	5/1/2002	2.66	4.63	10.00	-2.00	5.24	1.68	1.87	5.91	-1.58	4.17	1.57
Calvert VP Russell 2000 Small Cap Index[8]	5/1/2002	1.45	1.55	13.65	-0.64	6.05	4.95	2.78	10.66	0.18	5.35	4.95
Franklin Small Cap Value VIP - Class 2	2/24/2021	6.44	10.38	12.54	2.82	-	2.96	4.31	8.85	2.42	-	2.22
LVIP JPMorgan Small Cap Core Fund[9]	5/1/2002	1.65	2.52	12.41	-0.72	5.98	6.35	3.93	9.64	0.24	5.38	6.38
Mid Cap Options[6]												
LVIP American Century Capital Appreciation	5/1/2002	-14.16	-17.57	9.10	-4.60	7.25	4.81	-11.66	8.66	-1.55	7.32	5.11
LVIP American Century Mid Cap Value	5/1/2006	5.46	7.91	9.86	3.20	5.37	5.72	-2.85	6.13	2.34	4.36	5.33
Calvert VP S&P MidCap 400 Index[8]	5/1/2002	-0.74	1.05	10.33	1.18	6.57	6.15	-1.28	7.57	2.10	6.00	6.10
Fidelity VIP Mid Cap - Service Class 2[5]	5/1/2002	5.75	9.78	15.08	3.24	7.69	7.05	9.04	12.87	4.58	7.23	7.05
Fidelity VIP Real Estate - Initial Class[5]	5/1/2007	-1.86	-1.72	7.31	-5.13	-0.01	-0.62	-7.24	4.50	-4.54	-1.24	-0.86
Franklin Small-Mid Cap Growth VIP - Class 1	2/24/2021	-10.85	-13.31	5.54	-8.09	-	-5.68	-10.29	5.09	-5.89	-	-5.03
LVIP JPMorgan Mid Cap Value Fund[9]	5/1/2002	2.60	5.28	10.32	2.07	5.29	6.55	-4.54	6.19	1.58	4.17	6.24
T. Rowe Price Mid-Cap Growth	5/1/2002	-8.08	-7.60	5.03	-4.09	6.16	8.26	-9.63	2.17	-3.54	5.46	8.20
Large Cap Options												
LVIP American Century Ultra®	5/1/2002	-10.27	-13.31	13.23	1.53	13.42	5.99	-3.65	14.37	4.41	13.81	6.26
American Funds IS Growth - Class 2[4]	5/1/2015	-7.27	-8.11	18.28	3.66	14.18	12.05	-3.05	18.13	6.37	14.28	12.46
American Funds IS Growth & Income - Class 2[4]	5/1/2015	-2.50	-2.32	15.89	5.88	10.33	8.48	0.61	15.72	7.53	10.21	8.67
American Funds IS Managed Growth - Class P1[4]	5/1/2015	-9.18	-10.26	11.21	-0.21	8.45	6.13	-6.32	11.19	1.83	8.48	6.41
American Funds IS Managed Growth & Income - Class P1[4]	5/1/2015	-6.16	-6.33	9.19	0.65	5.54	3.57	-4.41	8.86	1.81	5.38	3.66
BNY Mellon Sustainable U.S. Equity Portfolio - Service Shares	5/1/2002	-3.48	-4.15	14.77	3.04	9.88	6.03	0.19	14.42	5.02	9.75	6.12
BNY Mellon VIF Appreciation[7]	5/1/2002	-5.29	-5.48	7.24	0.47	9.38	5.64	-3.05	7.25	2.45	9.31	5.72
BNY Mellon VIF Growth & Income[7]	5/1/2002	-0.81	-0.53	15.42	6.22	11.69	5.40	3.26	14.36	7.82	11.54	5.46
Calvert VP Nasdaq - 100 Index[8]	5/1/2002	0.09	-2.43	18.75	6.80	16.32	10.36	9.42	20.57	10.12	16.91	10.72
Fidelity VIP Contrafund® - Initial Class[5]	5/1/2002	-5.13	-4.49	18.31	5.95	12.32	7.87	0.85	19.13	8.53	12.41	8.06
Fidelity VIP Energy - Service Class 2[5]	5/1/2015	43.60	46.16	14.19	18.97	5.43	1.89	29.18	7.71	18.47	3.44	0.88
Fidelity VIP Growth - Initial Class[5]	5/1/2002	-4.49	-6.69	16.46	4.96	14.70	8.66	3.02	18.31	8.32	15.19	9.01
Fidelity VIP Growth & Income - Initial Class[5]	5/1/2002	-1.77	0.65	16.04	7.93	10.09	5.62	0.74	14.44	9.08	9.88	5.61
Fidelity VIP Index 500 - Initial Class[5]	5/1/2002	-0.70	-0.64	16.46	6.27	11.47	6.19	2.55	15.92	8.03	11.31	6.26
Fidelity VIP Technology - Initial Class[5]	2/24/2021	19.45	13.67	30.60	12.75	-	14.56	30.17	31.64	16.40	-	16.30
Franklin DynaTech VIP - Class 2	2/24/2021	-9.42	-14.16	16.48	-1.46	-	1.94	-0.58	18.98	2.18	-	3.87
Franklin Rising Dividends VIP - Class 1	2/24/2021	-1.29	-0.28	8.64	1.99	-	5.17	-5.75	6.30	2.69	-	4.31
T. Rowe Price All-Cap Opportunities Portfolio	5/1/2002	-12.05	-12.80	10.82	2.46	13.19	9.07	-9.15	11.29	4.06	13.35	9.23
T. Rowe Price Equity Income	5/1/2002	6.69	10.99	13.31	5.14	7.29	4.23	5.86	10.73	5.20	6.70	4.06
T. Rowe Price Health Sciences	5/1/2015	7.02	14.27	10.62	-0.98	8.83	5.11	15.41	6.65	-1.40	7.06	4.54
Quality Bonds												
American Funds IS The Bond Fund of America - Class 1[4]	2/24/2021	-11.83	-11.63	-0.90	-5.65	-	-5.33	-13.07	-2.16	-6.00	-	-5.76
American Funds IS Capital World Bond Fund - Class 2[4]	5/1/2015	-13.95	-13.57	-2.07	-7.99	-4.89	-4.92	-14.79	-2.74	-8.29	-5.23	-5.03
Federated Hermes Quality Bond Fund II - Primary Shares	7/18/2011	-11.38	-10.91	-0.78	-4.30	-2.42	-2.28	-11.89	-1.51	-4.68	-2.58	-2.38

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT PERFORMANCE

Average Annual Returns with Surrender Charges

Objective/Portfolio	Subacct Inception Date	Month End 10/31/2026						Quarter Ended 9/30/2026				
		YTD[2]	1 Year	3 Year	5 Year	10 Year	Subacct Inception	1 Year	3 Year	5 Year	10 Year	Subacct Inception
High Yield Bonds												
Fidelity VIP High Income - Service Class 2[5]	5/1/2002	-10.05	-9.16	2.92	-2.01	-0.42	2.76	-8.60	2.42	-2.11	-0.40	2.78
Fidelity VIP Strategic Income Portfolio - Service Class 2[5]	2/24/2021	-9.99	-9.89	1.53	-3.14	-	-2.88	-9.67	0.85	-3.22	-	-3.01
Franklin Strategic Income VIP - Class 2	2/24/2021	-11.20	-10.63	-0.31	-4.09	-	-3.82	-11.46	-1.13	-4.40	-	-4.09
Cash Equivalent Option												
Federated Hermes Government Money Fund II - Service Shares[10]	5/1/2002	-8.69	-8.39	-2.38	-1.98	-2.97	-5.64	-8.38	-2.35	-2.04	-3.01	-5.67
	An investment in the Federated Government Money Fund II subaccount is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any government agency. Although the subaccount seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the subaccount											
Balanced Options												
American Funds IS Asset Allocation - Class 2[4]	2/24/2021	-6.70	-4.94	10.04	1.67	-	2.78	-4.33	9.37	2.66	-	2.90
American Funds IS Capital Income Builder - Class 1[4]	5/1/2015	-1.53	1.26	11.31	3.51	4.12	2.45	-1.97	9.37	3.62	3.39	2.19
Federated Hermes Managed Volatility Fund II - Primary Shares	5/1/2002	-2.78	-1.12	8.60	-0.48	3.33	3.18	-2.66	6.49	0.25	2.91	3.08
Fidelity VIP Balanced - Service Class 2[5]	2/24/2021	-2.38	-1.98	11.06	2.29	-	3.76	0.83	10.54	3.52	-	3.94
Franklin Income VIP - Class 2	2/24/2021	-3.35	-1.38	6.69	1.09	-	2.24	-3.69	4.54	1.20	-	1.72
T. Rowe Price Moderate Allocation Portfolio	5/1/2002	-5.57	-4.49	7.66	-1.07	3.64	3.44	-3.63	6.89	-0.42	3.46	3.46
Life Cycle Options												
Fidelity VIP Freedom 2015 - Initial Class[5]	5/1/2006	-8.10	-7.97	4.20	-2.40	2.12	1.40	-7.31	3.44	-1.92	1.94	1.40
Fidelity VIP Freedom 2020 - Initial Class[5]	5/1/2006	-7.64	-7.43	5.58	-1.81	3.01	2.03	-6.47	4.83	-1.17	2.85	2.05
Fidelity VIP Freedom 2025 - Initial Class[5]	5/1/2006	-7.03	-6.79	6.79	-1.25	3.79	2.69	-5.51	6.02	-0.47	3.63	2.72
Fidelity VIP Freedom 2030 - Initial Class[5]	5/1/2006	-6.51	-6.24	7.79	-0.70	4.84	2.96	-4.62	7.06	0.20	4.67	3.01
Fidelity VIP Freedom 2035 - Initial Class[5]	5/1/2015	-5.83	-5.48	9.31	0.18	6.14	4.29	-3.40	8.63	1.34	6.00	4.43
Fidelity VIP Freedom 2040 - Initial Class[5]	5/1/2015	-4.64	-4.17	11.46	1.45	7.17	5.19	-1.19	10.96	2.91	7.11	5.40
Fidelity VIP Freedom 2045 - Initial Class[5]	5/1/2015	-3.83	-3.26	12.48	2.04	7.48	5.45	0.33	12.12	3.62	7.47	5.71
Fidelity VIP Freedom 2050 - Initial Class[5]	5/1/2015	-3.70	-3.14	12.53	2.07	7.49	5.46	0.59	12.24	3.68	7.49	5.73
Fidelity VIP Freedom 2055 - Initial Class[5]	2/24/2021	-3.58	-2.99	12.57	2.11	-	3.45	0.90	12.36	3.75	-	4.01
Fidelity VIP Freedom 2060 - Initial Class[5]	2/24/2021	-3.57	-2.98	12.59	2.10	-	3.47	0.93	12.36	3.76	-	4.03
Fidelity VIP Freedom 2065 - Initial Class[5]	2/24/2021	-3.61	-3.04	12.58	2.09	-	3.45	0.99	12.36	3.75	-	4.02

Performance data shown represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance data quoted. To obtain performance data current to the most recent month-end, please contact (866) 628-6776.

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT PERFORMANCE

(1) Average Annual Returns without Surrender Charge assumes no surrender charges were applied during the time period.
(2) Year-To-Date returns are not annualized.
(3) International stock portfolios contain additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions and accounting standards.
(4) IS represents American Funds Insurance Series.
(5) Fidelity Investments is a registered trademark of FMR Corp. VIP represents Fidelity Variable Insurance Products Fund.
(6) Aggressive growth portfolios containing medium-sized and small-company stocks may be more volatile or more subject to erratic market movements than those portfolios containing stocks of larger, more established corporations.
(7) VIF represents BNY Mellon Variable Investment Fund.
(8) VP represents Calvert Variable Products.
(9) LVIP represents Lincoln Variable Insurance Products Trust.
(10) Average Annual Returns with Surrender Charge assumes a surrender charge was applied for the given time period.

The performance figures shown are net of respective fund investment management fees, mortality and expense risk charges of 1.40% and the $30 annual administrative charge. The Average Annual Returns with surrender charge reflects the variable annuity's maximum surrender charge of 8% of amount withdrawn, not exceeding 9% of the total premiums paid. A 10% Federal penalty tax on certain withdrawals of earnings before age 59 1/2 may be applied. The returns are historical and include the change in unit price and the automatic reinvestment of dividends and capital gains assuming an initial $1,000 investment. If the initial investment is less than $1,000, the returns could be lower.

Variable product subaccounts are subject to market risk and possible loss of principal. This and other important information is contained in the prospectus, which can be obtained from a Registered Representative and should be read carefully before you invest or pay money. Investors should consider the investment objectives, risks, charges and expenses carefully before investing.

Declared Interest Option:

Current DIO Rate		Guaranteed DIO Rate	
Certificates Issued During Month	**Currently Earn**	**Certificates Issued During Month/Year**	**Are Guaranteed**
October	1.00%	October 2026	2.95%
November	1.00%	November 2026	3.00%
December	1.00%	December 2026	3.00%

*The Declared Interest Option guarantees a minimum rate of return for the Variable Annuity backed by the claims-paying ability of Modern Woodmen of America. The current rate of return is declared by the Board of Directors and may change at any time. If a certificate has a Guaranteed DIO rate than is higher than the Current DIO rate shown above, the certificate is credited the Guaranteed DIO rate.
The DIO may not be available in all states.

Securities Products and Services Offered By:
MWA Financial Services Inc. @, 1701 First Avenue, PO Box 4116, Rock Island, IL 61204 (866) 628-6776

Principal Underwriter:
MWA Financial Services Inc. @, 1701 First Avenue, PO Box 4116, Rock Island, IL 61204 (866) 628-6776

Issuing Life Insurance Provider:
Modern Woodmen of America, 1701 First Avenue, Rock Island, IL 61201 (800) 447-9811 www.modern-woodmen.org

@ MWA Financial Services Inc. is a wholly owned subsidiary of Modern Woodmen of America.

This report must be preceded or accompanied by a current prospectus
Performance data shown represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance data quoted. To obtain performance data current to the most recent month-end, please contact (866) 628-6776.

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT HYPOTHETICAL PERFORMANCE

Average Annual Returns without Surrender Charges[1]

Objective/Portfolio	Fund Inception Date	Month End 10/31/2026						Quarter Ended 9/30/2026				
		YTD[2]	1 Year	3 Year	5 Year	10 Year	Fund Inception	1 Year	3 Year	5 Year	10 Year	Fund Inception
International Options[3]												
American Funds IS Capital World Growth & Income - Class 1[4]	5/1/2006	6.11	8.01	17.13	5.03	7.66	4.26	14.93	17.83	7.00	7.87	4.49
American Funds IS SmallCap World Fund - Class 1[4]	4/30/1998	1.84	3.12	9.97	-6.16	3.89	5.65	7.82	8.85	-4.61	3.79	5.79
American Funds IS New World - Class 1[4]	6/17/1999	1.03	2.08	13.04	-0.01	4.94	5.01	14.70	15.13	2.27	5.83	5.37
Fidelity VIP Overseas - Initial Class[5]	1/28/1987	-3.96	-4.48	9.49	-1.94	4.20	3.40	-0.33	9.66	-0.11	4.12	3.51
T. Rowe Price International Stock	3/31/1994	1.07	0.41	9.50	-0.98	2.94	0.93	6.34	9.76	0.21	3.09	1.07
Small Cap Options[6]												
BNY Mellon VIF Small Cap[7]	8/31/1990	10.75	12.89	12.08	-1.27	5.24	11.35	9.89	7.91	-0.85	4.17	11.29
Calvert VP Russell 2000 Small Cap Index[8]	4/27/2000	9.43	9.54	15.80	0.10	6.05	4.41	10.88	12.76	0.93	5.35	4.41
Franklin Small Cap Value VIP - Class 2	1/6/1999	14.85	19.14	14.69	3.59	5.96	7.19	12.54	10.92	3.19	5.13	7.04
LVIP JPMorgan Small Cap Core Fund[9]	1/3/1995	9.65	10.59	14.54	0.02	5.98	2.35	12.13	11.72	0.99	5.38	2.36
Mid Cap Options[6]												
LVIP American Century Capital Appreciation	10/5/2001	-7.54	-11.25	11.11	-3.90	7.25	4.68	-4.82	10.69	-0.82	7.32	4.98
LVIP American Century Mid Cap Value	12/1/2004	13.79	16.45	11.95	3.97	5.37	6.35	4.76	8.12	3.10	4.36	5.98
Calvert VP S&P MidCap 400 Index[8]	5/3/1999	7.05	9.00	12.42	1.94	6.57	6.47	6.47	9.60	2.86	6.00	6.42
Fidelity VIP Mid Cap - Service Class 2[5]	12/28/1998	14.10	18.48	17.27	4.02	7.69	9.26	17.68	15.02	5.36	7.23	9.27
Fidelity VIP Real Estate - Initial Class[5]	11/6/2002	5.83	5.98	9.33	-4.43	-0.01	5.62	-0.02	6.45	-3.83	-1.24	5.42
Franklin Small-Mid Cap Growth VIP - Class 1	10/31/1995	-3.94	-6.62	7.50	-7.42	6.24	7.09	-3.33	7.06	-5.20	6.12	7.26
LVIP JPMorgan Mid Cap Value Fund[9]	9/28/2001	10.68	13.59	12.42	2.84	5.29	7.27	2.92	8.19	2.34	4.17	6.99
T. Rowe Price Mid-Cap Growth	12/31/1996	-0.93	-0.41	7.00	-3.38	6.16	8.72	-2.61	4.08	-2.83	5.46	8.67
Large Cap Options												
LVIP American Century Ultra®	5/1/2001	-3.32	-6.61	15.33	2.27	13.42	4.54	3.88	16.52	5.18	13.81	4.80
American Funds IS Growth - Class 2[4]	4/30/1997	-0.05	-0.96	20.49	4.42	14.18	9.80	4.54	20.36	7.16	14.28	9.95
American Funds IS Growth & Income - Class 2[4]	4/30/1997	5.13	5.33	18.07	6.67	10.33	6.77	8.52	17.91	8.33	10.21	6.83
American Funds IS Managed Growth - Class P1[4]	5/1/2013	-2.13	-3.30	13.28	0.53	8.45	6.36	0.99	13.27	2.58	8.48	6.60
American Funds IS Managed Growth & Income - Class P1[4]	5/1/2013	1.16	0.97	11.24	1.40	5.54	4.40	3.06	10.91	2.56	5.38	4.48
BNY Mellon Sustainable U.S. Equity Portfolio - Service Shares	12/31/2000	4.07	3.34	16.93	3.81	9.88	2.49	8.06	16.58	5.80	9.75	2.57
BNY Mellon VIF Appreciation[7]	4/5/1993	2.11	1.89	9.25	1.22	9.38	7.57	4.54	9.27	3.21	9.31	7.63
BNY Mellon VIF Growth & Income[7]	5/2/1994	6.97	7.28	17.60	7.02	11.69	7.38	11.40	16.53	8.62	11.54	7.43
Calvert VP Nasdaq - 100 Index[8]	4/27/2000	7.95	5.21	20.98	7.60	16.32	-100.00	18.09	22.87	10.95	16.91	-100.00
Fidelity VIP Contrafund® - Initial Class[5]	1/3/1995	2.28	2.97	20.53	6.74	12.32	9.74	8.77	21.38	9.34	12.41	9.90
Fidelity VIP Energy - Service Class 2[5]	7/19/2001	55.25	58.03	16.42	19.89	5.43	4.50	39.57	9.80	19.37	3.44	4.04
Fidelity VIP Growth - Initial Class[5]	10/9/1986	2.97	0.58	18.64	5.73	14.70	9.94	11.13	20.55	9.13	15.19	10.16
Fidelity VIP Growth & Income - Initial Class[5]	12/31/1996	5.93	8.55	18.23	8.73	10.09	5.90	8.66	16.61	9.89	9.88	5.89
Fidelity VIP Index 500 - Initial Class[5]	8/27/1992	7.09	7.15	18.66	7.06	11.47	7.97	10.62	18.12	8.84	11.31	8.03
Fidelity VIP Technology - Initial Class[5]	7/19/2001	28.99	22.71	33.09	13.60	22.46	9.69	40.65	34.19	17.29	23.17	10.04
Franklin DynaTech VIP - Class 2	3/1/2005	-2.39	-7.54	18.65	-0.74	10.86	5.72	7.22	21.23	2.94	11.61	6.25
Franklin Rising Dividends VIP - Class 1	1/27/1992	6.45	7.55	10.69	2.75	9.26	8.39	1.61	8.30	3.45	8.35	8.25
T. Rowe Price All-Cap Opportunities Portfolio	3/31/1994	-5.25	-6.06	12.89	3.21	13.19	8.81	-2.09	13.37	4.82	13.35	8.94
T. Rowe Price Equity Income	3/31/1994	15.12	19.80	15.48	5.93	7.29	6.96	14.23	12.84	5.99	6.70	6.84
T. Rowe Price Health Sciences	12/29/2000	15.48	23.37	12.73	-0.23	8.83	7.13	24.60	8.70	-0.65	7.06	6.88
Quality Bonds												
American Funds IS The Bond Fund of America - Class 1[4]	1/2/1996	-5.01	-4.79	0.95	-4.96	-2.86	-0.26	-6.36	-0.34	-5.31	-3.15	-0.33
American Funds IS Capital World Bond Fund - Class 2[4]	11/6/2006	-7.31	-6.90	-0.25	-7.32	-4.89	-2.60	-8.22	-0.94	-7.61	-5.23	-2.66
Federated Hermes Quality Bond Fund II - Primary Shares	4/28/1999	-4.51	-4.01	1.07	-3.59	-2.42	-0.67	-5.07	0.32	-3.98	-2.58	-0.73

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT HYPOTHETICAL PERFORMANCE

Average Annual Returns without Surrender Charges[1]

Objective/Portfolio	Fund Inception Date	Month End 10/31/2026 YTD[2]	1 Year	3 Year	5 Year	10 Year	Fund Inception	Quarter Ended 9/30/2026 1 Year	3 Year	5 Year	10 Year	Fund Inception
High Yield Bonds												
Fidelity VIP High Income - Service Class 2[5]	9/19/1985	-3.07	-2.10	4.85	-1.28	-0.42	0.23	-1.50	4.33	-1.39	-0.40	0.30
Fidelity VIP Strategic Income Portfolio - Service Class 2[5]	12/23/2003	-3.01	-2.90	3.42	-2.43	-1.04	0.55	-2.66	2.73	-2.51	-1.21	0.53
Franklin Strategic Income VIP - Class 2	5/1/2001	-4.32	-3.70	1.55	-3.38	-2.53	0.70	-4.61	0.71	-3.70	-2.60	0.65
Cash Equivalent Option												
Federated Hermes Government Money Fund II - Service Shares[10]	2/20/1990	-1.59	-1.27	-0.56	-1.26	-2.97	-6.22	-1.25	-0.52	-1.32	-3.01	-6.24
7-Day Current Yield: 1.49%	**An investment in the Federated Government Money Fund II subaccount is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any government agency. Although the subaccount seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the subaccount**											
7-Day SEC Effective Yield: 1.50%												
Balanced Options												
American Funds IS Asset Allocation - Class 2[4]	8/1/1989	0.57	2.48	12.11	2.43	5.44	5.58	3.14	11.42	3.42	5.32	5.61
American Funds IS Capital Income Builder - Class 1[4]	5/1/2014	6.19	9.22	13.42	4.28	4.12	2.24	5.71	11.44	4.39	3.39	1.99
Federated Hermes Managed Volatility Fund II - Primary Shares	10/15/1987	4.83	6.63	10.65	0.26	3.33	4.88	4.97	8.49	0.99	2.91	4.82
Fidelity VIP Balanced - Service Class 2[5]	1/3/1995	5.26	5.70	13.16	3.05	7.34	4.67	8.76	12.63	4.29	7.17	4.71
Franklin Income VIP - Class 2	1/6/1999	4.21	6.36	8.70	1.84	2.81	3.32	3.84	6.51	1.95	2.41	3.21
T. Rowe Price Moderate Allocation Portfolio	12/30/1994	1.80	2.97	9.69	-0.34	3.64	5.29	3.91	8.91	0.32	3.46	5.31
Life Cycle Options												
Fidelity VIP Freedom 2015 - Initial Class[5]	4/26/2005	-0.95	-0.81	6.15	-1.68	2.12	2.12	-0.09	5.38	-1.20	1.94	2.12
Fidelity VIP Freedom 2020 - Initial Class[5]	4/26/2005	-0.45	-0.22	7.56	-1.09	3.01	2.85	0.82	6.79	-0.44	2.85	2.87
Fidelity VIP Freedom 2025 - Initial Class[5]	4/26/2005	0.21	0.47	8.79	-0.52	3.79	3.55	1.86	8.01	0.27	3.63	3.59
Fidelity VIP Freedom 2030 - Initial Class[5]	4/26/2005	0.77	1.07	9.81	0.04	4.84	3.94	2.83	9.07	0.95	4.67	3.99
Fidelity VIP Freedom 2035 - Initial Class[5]	4/8/2009	1.52	1.89	11.37	0.92	6.14	8.16	4.16	10.67	2.09	6.00	8.27
Fidelity VIP Freedom 2040 - Initial Class[5]	4/8/2009	2.81	3.32	13.56	2.20	7.17	8.83	6.56	13.06	3.68	7.11	8.99
Fidelity VIP Freedom 2045 - Initial Class[5]	4/8/2009	3.69	4.31	14.60	2.80	7.48	9.08	8.21	14.24	4.40	7.47	9.27
Fidelity VIP Freedom 2050 - Initial Class[5]	4/8/2009	3.83	4.44	14.65	2.83	7.49	9.18	8.49	14.36	4.45	7.49	9.38
Fidelity VIP Freedom 2055 - Initial Class[5]	4/11/2019	3.96	4.60	14.69	2.86	-	7.05	8.83	14.48	4.53	-	7.52
Fidelity VIP Freedom 2060 - Initial Class[5]	4/11/2019	3.97	4.61	14.71	2.86	-	7.07	8.86	14.48	4.53	-	7.54
Fidelity VIP Freedom 2065 - Initial Class[5]	4/11/2019	3.93	4.55	14.70	2.84	-	7.03	8.93	14.48	4.52	-	7.51

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MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT HYPOTHETICAL PERFORMANCE

Average Annual Returns with Surrender Charges

Objective/Portfolio	Fund Inception Date	Month End 10/31/2026						Quarter Ended 9/30/2026				
		YTD[2]	1 Year	3 Year	5 Year	10 Year	Fund Inception	1 Year	3 Year	5 Year	10 Year	Fund Inception
International Options[3]												
American Funds IS Capital World Growth & Income - Class 1[4]	5/1/2006	-1.61	0.14	14.96	4.26	7.66	4.26	6.51	15.63	6.21	7.87	4.49
American Funds IS SmallCap World Fund - Class 1[4]	4/30/1998	-5.53	-4.35	7.94	-6.85	3.89	5.65	-0.03	6.83	-5.31	3.79	5.79
American Funds IS New World - Class 1[4]	6/17/1999	-6.27	-5.31	10.96	-0.74	4.94	5.01	6.30	12.98	1.51	5.83	5.37
Fidelity VIP Overseas - Initial Class[5]	1/28/1987	-10.86	-11.34	7.49	-2.65	4.20	3.40	-7.53	7.64	-0.84	4.12	3.51
T. Rowe Price International Stock	3/31/1994	-6.24	-6.85	7.48	-1.70	2.94	0.93	-1.39	7.73	-0.53	3.09	1.07
Small Cap Options[6]												
BNY Mellon VIF Small Cap[7]	8/31/1990	2.66	4.63	10.00	-2.00	5.24	11.35	1.87	5.91	-1.58	4.17	11.29
Calvert VP Russell 2000 Small Cap Index[8]	4/27/2000	1.45	1.55	13.65	-0.64	6.05	4.41	2.78	10.66	0.18	5.35	4.41
Franklin Small Cap Value VIP - Class 2	1/6/1999	6.44	10.38	12.54	2.82	5.96	7.19	4.31	8.85	2.42	5.13	7.04
LVIP JPMorgan Small Cap Core Fund[9]	1/3/1995	1.65	2.52	12.41	-0.72	5.98	2.35	3.93	9.64	0.24	5.38	2.36
Mid Cap Options[6]												
LVIP American Century Capital Appreciation	10/5/2001	-14.16	-17.57	9.10	-4.60	7.25	4.68	-11.66	8.66	-1.55	7.32	4.98
LVIP American Century Mid Cap Value	12/1/2004	5.46	7.91	9.86	3.20	5.37	6.35	-2.85	6.13	2.34	4.36	5.98
Calvert VP S&P MidCap 400 Index[8]	5/3/1999	-0.74	1.05	10.33	1.18	6.57	6.47	-1.28	7.57	2.10	6.00	6.42
Fidelity VIP Mid Cap - Service Class 2[5]	12/28/1998	5.75	9.78	15.08	3.24	7.69	9.26	9.04	12.87	4.58	7.23	9.27
Fidelity VIP Real Estate - Initial Class[5]	11/6/2002	-1.86	-1.72	7.31	-5.13	-0.01	5.62	-7.24	4.50	-4.54	-1.24	5.42
Franklin Small-Mid Cap Growth VIP - Class 1	10/31/1995	-10.85	-13.31	5.54	-8.09	6.24	7.09	-10.29	5.09	-5.89	6.12	7.26
LVIP JPMorgan Mid Cap Value Fund[9]	9/28/2001	2.60	5.28	10.32	2.07	5.29	7.27	-4.54	6.19	1.58	4.17	6.99
T. Rowe Price Mid-Cap Growth	12/31/1996	-8.08	-7.60	5.03	-4.09	6.16	8.72	-9.63	2.17	-3.54	5.46	8.67
Large Cap Options												
LVIP American Century Ultra®	5/1/2001	-10.27	-13.31	13.23	1.53	13.42	4.54	-3.65	14.37	4.41	13.81	4.80
American Funds IS Growth - Class 2[4]	4/30/1997	-7.27	-8.11	18.28	3.66	14.18	9.80	-3.05	18.13	6.37	14.28	9.95
American Funds IS Growth & Income - Class 2[4]	4/30/1997	-2.50	-2.32	15.89	5.88	10.33	6.77	0.61	15.72	7.53	10.21	6.83
American Funds IS Managed Growth - Class P1[4]	5/1/2013	-9.18	-10.26	11.21	-0.21	8.45	6.36	-6.32	11.19	1.83	8.48	6.60
American Funds IS Managed Growth & Income - Class P1[4]	5/1/2013	-6.16	-6.33	9.19	0.65	5.54	4.40	-4.41	8.86	1.81	5.38	4.48
BNY Mellon Sustainable U.S. Equity Portfolio - Service Shares	12/31/2000	-3.48	-4.15	14.77	3.04	9.88	2.49	0.19	14.42	5.02	9.75	2.57
BNY Mellon VIF Appreciation[7]	4/5/1993	-5.29	-5.48	7.24	0.47	9.38	7.57	-3.05	7.25	2.45	9.31	7.63
BNY Mellon VIF Growth & Income[7]	5/2/1994	-0.81	-0.53	15.42	6.22	11.69	7.38	3.26	14.36	7.82	11.54	7.43
Calvert VP Nasdaq - 100 Index[8]	4/27/2000	0.09	-2.43	18.75	6.80	16.32	-100.00	9.42	20.57	10.12	16.91	-100.00
Fidelity VIP Contrafund® - Initial Class[5]	1/3/1995	-5.13	-4.49	18.31	5.95	12.32	9.74	0.85	19.13	8.53	12.41	9.90
Fidelity VIP Energy - Service Class 2[5]	7/19/2001	43.60	46.16	14.19	18.97	5.43	4.50	29.18	7.71	18.47	3.44	4.04
Fidelity VIP Growth - Initial Class[5]	10/9/1986	-4.49	-6.69	16.46	4.96	14.70	9.94	3.02	18.31	8.32	15.19	10.16
Fidelity VIP Growth & Income - Initial Class[5]	12/31/1996	-1.77	0.65	16.04	7.93	10.09	5.90	0.74	14.44	9.08	9.88	5.89
Fidelity VIP Index 500 - Initial Class[5]	8/27/1992	-0.70	-0.64	16.46	6.27	11.47	7.97	2.55	15.92	8.03	11.31	8.03
Fidelity VIP Technology - Initial Class[5]	7/19/2001	19.45	13.67	30.60	12.75	22.46	9.69	30.17	31.64	16.40	23.17	10.04
Franklin DynaTech VIP - Class 2	3/1/2005	-9.42	-14.16	16.48	-1.46	10.86	5.72	-0.58	18.98	2.18	11.61	6.25
Franklin Rising Dividends VIP - Class 1	1/27/1992	-1.29	-0.28	8.64	1.99	9.26	8.39	-5.75	6.30	2.69	8.35	8.25
T. Rowe Price All-Cap Opportunities Portfolio	3/31/1994	-12.05	-12.80	10.82	2.46	13.19	8.81	-9.15	11.29	4.06	13.35	8.94
T. Rowe Price Equity Income	3/31/1994	6.69	10.99	13.31	5.14	7.29	6.96	5.86	10.73	5.20	6.70	6.84
T. Rowe Price Health Sciences	12/29/2000	7.02	14.27	10.62	-0.98	8.83	7.13	15.41	6.65	-1.40	7.06	6.88
Quality Bonds												
American Funds IS The Bond Fund of America - Class 1[4]	1/2/1996	-11.83	-11.63	-0.90	-5.65	-2.86	-0.26	-13.07	-2.16	-6.00	-3.15	-0.33
American Funds IS Capital World Bond Fund - Class 2[4]	11/6/2006	-13.95	-13.57	-2.07	-7.99	-4.89	-2.60	-14.79	-2.74	-8.29	-5.23	-2.66
Federated Hermes Quality Bond Fund II - Primary Shares	4/28/1999	-11.38	-10.91	-0.78	-4.30	-2.42	-0.67	-11.89	-1.51	-4.68	-2.58	-0.73

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT HYPOTHETICAL PERFORMANCE

Average Annual Returns with Surrender Charges

Objective/Portfolio	Fund Inception Date	Month End 10/31/2026						Quarter Ended 9/30/2026				
		YTD[2]	1 Year	3 Year	5 Year	10 Year	Fund Inception	1 Year	3 Year	5 Year	10 Year	Fund Inception
High Yield Bonds												
Fidelity VIP High Income - Service Class 2[5]	9/19/1985	-10.05	-9.16	2.92	-2.01	-0.42	0.23	-8.60	2.42	-2.11	-0.40	0.30
Fidelity VIP Strategic Income Portfolio - Service Class 2[5]	12/23/2003	-9.99	-9.89	1.53	-3.14	-1.04	0.55	-9.67	0.85	-3.22	-1.21	0.53
Franklin Strategic Income VIP - Class 2	5/1/2001	-11.20	-10.63	-0.31	-4.09	-2.53	0.70	-11.46	-1.13	-4.40	-2.60	0.65
Cash Equivalent Options												
Federated Hermes Government Money Fund II - Service Shares[10]	2/20/1990	-8.69	-8.39	-2.38	-1.98	-2.97	-6.22	-8.38	-2.35	-2.04	-3.01	-6.24
	An investment in the Federated Government Money Fund II subaccount is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any government agency. Although the subaccount seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the subaccount											
Balanced Options												
American Funds IS Asset Allocation - Class 2[4]	8/1/1989	-6.70	-4.94	10.04	1.67	5.44	5.58	-4.33	9.37	2.66	5.32	5.61
American Funds IS Capital Income Builder - Class 1[4]	5/1/2014	-1.53	1.26	11.31	3.51	4.12	2.24	-1.97	9.37	3.62	3.39	1.99
Federated Hermes Managed Volatility Fund II - Primary Shares	10/15/1987	-2.78	-1.12	8.60	-0.48	3.33	4.88	-2.66	6.49	0.25	2.91	4.82
Fidelity VIP Balanced - Service Class 2[5]	1/3/1995	-2.38	-1.98	11.06	2.29	7.34	4.67	0.83	10.54	3.52	7.17	4.71
Franklin Income VIP - Class 2	1/6/1999	-3.35	-1.38	6.69	1.09	2.81	3.32	-3.69	4.54	1.20	2.41	3.21
T. Rowe Price Moderate Allocation Portfolio	12/30/1994	-5.57	-4.49	7.66	-1.07	3.64	5.29	-3.63	6.89	-0.42	3.46	5.31
Life Cycle Options												
Fidelity VIP Freedom 2015 - Initial Class[5]	4/26/2005	-8.10	-7.97	4.20	-2.40	2.12	2.12	-7.31	3.44	-1.92	1.94	2.12
Fidelity VIP Freedom 2020 - Initial Class[5]	4/26/2005	-7.64	-7.43	5.58	-1.81	3.01	2.85	-6.47	4.83	-1.17	2.85	2.87
Fidelity VIP Freedom 2025 - Initial Class[5]	4/26/2005	-7.03	-6.79	6.79	-1.25	3.79	3.55	-5.51	6.02	-0.47	3.63	3.59
Fidelity VIP Freedom 2030 - Initial Class[5]	4/26/2005	-6.51	-6.24	7.79	-0.70	4.84	3.94	-4.62	7.06	0.20	4.67	3.99
Fidelity VIP Freedom 2035 - Initial Class[5]	4/8/2009	-5.83	-5.48	9.31	0.18	6.14	8.16	-3.40	8.63	1.34	6.00	8.27
Fidelity VIP Freedom 2040 - Initial Class[5]	4/8/2009	-4.64	-4.17	11.46	1.45	7.17	8.83	-1.19	10.96	2.91	7.11	8.99
Fidelity VIP Freedom 2045 - Initial Class[5]	4/8/2009	-3.83	-3.26	12.48	2.04	7.48	9.08	0.33	12.12	3.62	7.47	9.27
Fidelity VIP Freedom 2050 - Initial Class[5]	4/8/2009	-3.70	-3.14	12.53	2.07	7.49	9.18	0.59	12.24	3.68	7.49	9.38
Fidelity VIP Freedom 2055 - Initial Class[5]	4/11/2019	-3.58	-2.99	12.57	2.11	-	6.92	0.90	12.36	3.75	-	7.39
Fidelity VIP Freedom 2060 - Initial Class[5]	4/11/2019	-3.57	-2.98	12.59	2.10	-	6.94	0.93	12.36	3.76	-	7.41
Fidelity VIP Freedom 2065 - Initial Class[5]	4/11/2019	-3.61	-3.04	12.58	2.09	-	6.90	0.99	12.36	3.75	-	7.38

Performance data shown represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance data quoted. To obtain performance data current to the most recent month-end, please contact (866) 628-6776.

MODERN WOODMEN OF AMERICA VARIABLE ANNUITY SUBACCOUNT PERFORMANCE

(1) Average Annual Returns without Surrender Charge assumes no surrender charges were applied during the time period.
(2) Year-To-Date returns are not annualized.
(3) International stock portfolios contain additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions and accounting standards.
(4) IS represents American Funds Insurance Series.
(5) Fidelity Investments is a registered trademark of FMR Corp. VIP represents Fidelity Variable Insurance Products Fund.
(6) Aggressive growth portfolios containing medium-sized and small-company stocks may be more volatile or more subject to erratic market movements than those portfolios containing stocks of larger, more established corporations.
(7) VIF represents BNY Mellon Variable Investment Fund.
(8) VP represents Calvert Variable Products.
(9) LVIP represents Lincoln Variable Insurance Products Trust.
(10) Average Annual Returns with Surrender Charge assumes a surrender charge was applied for the given time period.

The performance figures shown are net of respective fund investment management fees, mortality and expense risk charges of 1.40% and the $30 annual administrative charge. The Average Annual Returns with surrender charge reflects the variable annuity's maximum surrender charge of 8% of amount withdrawn, not exceeding 9% of the total premiums paid. A 10% Federal penalty tax on certain withdrawals of earnings before age 59 1/2 may be applied. The returns are historical and include the change in unit price and the automatic reinvestment of dividends and capital gains assuming an initial $1,000 investment. If the initial investment is less than $1,000, the returns could be lower.

Variable product subaccounts are subject to market risk and possible loss of principal. This and other important information is contained in the prospectus, which can be obtained from a Registered Representative and should be read carefully before you invest or pay money. Investors should consider the investment objectives, risks, charges and expenses carefully before investing.

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Performance data shown represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance data quoted. To obtain performance data current to the most recent month-end, please contact (866) 628-6776.