

## Fraternal Plus

### Why join Modern Woodmen? Financial security with a fraternal plus

As a representative of a fraternal organization, you can touch lives with more than financial products. Modern Woodmen of America members have access to many fraternal benefits, as well as social and volunteer opportunities. This fraternal difference can set you apart from competitors, help you build relationships with your clients and make a positive impact in your community.

#### Member benefits

You can offer your clients fraternal benefits to meet physical, emotional and financial needs.

- Accelerated Benefits
- Carbon Monoxide Detection Kit
- Child ID Kit
- College Scholarship Program
- Colorectal Screening Program
- Diabetes Test Kit
- Fraternal Aid Fund (assistance with premium payments in times of need)
- Grief Assistance Program
- MedicAlert Membership
- Newborn Benefit
- Orphan Benefit
- Prescription Drug Discount Card
- Radon Test Kit

#### Fraternal activities

You can get to know clients and their families by participating in local chapters, called camps. Through camps, members enjoy family-oriented social events and volunteer service projects. Camp fundraising

projects alone contribute more than \$6 million to community projects nationwide each year.

You can also sponsor clubs for Modern Woodmen's youngest members. Youth club members have fun while learning the importance of patriotism, caring for those in need and giving back to their community. The kids contribute nearly 300,000 hours of volunteer service yearly.

#### Youth Educational Programs

You can show your support for the education of kids by donating free educational programs to schools and youth organizations in your area. These programs benefit over 1.5 million children each year.

- Ecology Awareness Program
- Exercise and Nutrition Program
- Patriotic Civics Program
- Safety and Life Skills Program
- School Speech Contest
- Financial Literacy

#### Fraternalism in action

As many states struggle with balancing their fiscal budgets, public schools everywhere struggle too. The Modern Woodmen Youth Educational Programs help fill the voids in fragile economic times. In 2009 alone, 24,029 curriculum-enhancing programs were donated by our financial representatives. These donations touched the lives of 2.1 million children.

# Representatives and members make a huge impact

As a Modern Woodmen representative you become part of an organization that positively impacts thousands of families every year. Just look at the numbers.

**\$23.3 million** – Modern Woodmen’s annual fraternal expenditures for 2009

**\$6.7 million** – Average annual reimbursements through Modern Woodmen’s Matching Fund fundraising projects

**2,452** – Number of adult Modern Woodmen social and volunteer groups called camps that are active across the country

**1.5 million** – Average attendance at camp activities each year

**780** – Number of Modern Woodmen youth service clubs across the country

**16,742** – Average number of Youth Educational Programs donated by representatives to schools and youth groups annually

**1.6 million** – Average number of children helped through the Youth Educational Program each year

**\$443,450** – Scholarship proceeds paid annually to Modern Woodmen members who earn scholarships

**\$311,082** – Average total annual savings by members through Modern Woodmen’s Prescription Drug Discount Program

**2,454** – Average number of certificates kept in force annually by the Fraternal Aid Fund

Figures calculated using span from 2005 to 2009, where available.