

YOUR FINANCIAL JOURNEY

INFORMATION FOR CHAPTER LEADERS AND REPS



PURPOSE

Your Financial Journey is designed to be delivered by a Modern Woodmen representative and provides members with general education on key financial security topics, including protection, savings and retirement. It introduces members to concepts that will help them make informed decisions about their financial well-being.

The content is strictly educational to align with requirements of a fraternal educational event and not intended to promote any specific Modern Woodmen products or services.

INTENDED AUDIENCE

Your Financial Journey is designed for Modern Woodmen members at any stage of life who are interested in learning more about financial security topics. The information is meant to offer insights that help members plan for life's many stages.

Presenting the information at a chapter educational event offers members the opportunity to see Modern Woodmen living out our common bonds and actively seeking ways to positively impact members' lives through fraternal activities and involvement.

NOT A SALES EVENT

Your Financial Journey is strictly educational. The presenter should share all disclosures and follow the script provided. As with any fraternal activity, members should be put at ease, knowing it is not a sales event.

Fraternal educational events like *Your Financial Journey* are one of many member programs designed to enrich members' lives without promoting or selling products. Maintaining that commitment is an important part of Modern Woodmen's fraternal mission and our expectation as a fraternal benefit society with a 501(c)(8) status.

ACCESSING THE PRESENTATION

Modern Woodmen representatives will be invited by local chapter leaders to deliver *Your Financial Journey* as a fraternal educational event. Leaders will request the activity using the standard request process on imakeanimpact.org.

The representative may access the approved script and slideshow on The Resource Center under [Chapters, Summit Chapters & Youth Service Clubs](#) on the Training & Resources section of imakeanimpact.org under [Educational Presentations](#), or by contacting the Fraternal Department.

OVERVIEW OF PRESENTATION

Your Financial Journey provides an overview of:

- The importance of protection through life insurance.
- Savings strategies and building financial security.
- Retirement preparation, including saving and distribution concepts.
- Questions to consider at each stage of life.

While the content is broad, the goal is to introduce concepts that members can explore further on their own or with the help of a trusted representative.

Certain types of financial products (such as life insurance or retirement savings options) are referenced, but no specific products will be recommended or promoted during the presentation. The presentation is designed to introduce general financial concepts and important questions members can ask to improve their planning and preparation for the future.

ADDITIONAL INFORMATION FOR PRESENTERS

A representative presenting *Your Financial Journey* may offer the audience general education on financial concepts, but should not provide personalized financial, tax or legal advice or specifically reference any Modern Woodmen products.

As stated in the presentation script, attendees are encouraged to consult with their own financial professionals, tax advisers or legal counsel for individualized guidance. That could mean setting a future appointment with the Modern Woodmen representative presenting, but that request should be member-initiated.



DISCLOSURE INFORMATION

Presenters should be aware that the following disclosure will accompany the presentation:

Modern Woodmen of America. 1701 1st Ave. Rock Island, IL 61201. This material is for your information and is not a recommendation or offer for any particular product or strategy. The information provided is not intended to serve as tax or legal advice and should not be relied upon for purposes of avoiding any federal tax penalties. The statements voiced in this material are for general information and should not be construed as specific advice or recommendations for any individual. Individuals are encouraged to seek advice from their own tax or legal counsel. Securities offered through MWA Financial Services, Inc., a wholly owned subsidiary of Modern Woodmen of America. Member: FINRA, SIPC. Product availability varies by state. Individual representatives may not be licensed to sell all products. Subject to change, fraternal programs are not part of the contract and may have specific eligibility requirements. Some programs are not available to all members.