

## Testimonials

### Why join Modern Woodmen? A culture built on personal relationships

At Modern Woodmen of America, we believe people come first. Building relationships and showing support for one another are important. That's true for our members, our representatives in the field and our home office employees. We like to think of ourselves as one big family.

As a Modern Woodmen representative, you'll get to know and even become friends with your clients, people in the home office and other representatives across the country. And you'll come to appreciate our unwavering commitment to the career agent distribution system.

Modern Woodmen is a place you can be proud to spend your entire career. But don't take our word for it. Here's what representatives across the country have to say about their Modern Woodmen careers.



**Kasey Mathes-Klughart**  
Cape Girardeau, Mo.  
Modern Woodmen  
representative since 2006

"I wanted to work somewhere I could help people, and so I was excited when I heard about Modern Woodmen. I liked the fraternal aspect, and I liked that it's family-oriented.

"Modern Woodmen takes care of its members. They believe you always do what's best for the member, and I love that philosophy. The company I

worked at before Modern Woodmen had a philosophy that was just the opposite. It was only about making a profit, and that's why I left. Now I feel excited in the morning when I'm about to start work. Life insurance is important, and it's a good feeling to sell something that can impact people's lives.

"It's a perfect fit for women. Your schedule is what you make it. Women with kids can schedule their appointments around their family life. You have a flexible schedule, and you're your own boss.

"Working for Modern Woodmen is the best thing I've ever done for myself. That's the truth!"



**Earl Jones**  
Gonzalez, Fla.  
Modern Woodmen  
representative since 1984

"After more than 20 years with Modern Woodmen, I can honestly say this career has exceeded all my expectations. I have achieved more than I could have ever imagined for myself, and I have enjoyed every step of the way. I love the satisfaction of helping others succeed and reach their goals."



**Kerry Kline**  
Dayton, Ohio  
Modern Woodmen  
representative since 2000

"I chose to work for Modern Woodmen because I saw what it did for people through great products and fraternal benefits. When I started, my biggest concern was: Would I be able to see enough people to make a living? I was happy to find that Modern Woodmen provided great prospecting systems to make sure that I had a good inventory of people to see."



**Josh Zoerner**  
Kenosha, Wis.  
Modern Woodmen  
representative since 2002

"I didn't realize the value of working for Modern Woodmen when I started. I was 21 years old, and I knew I wanted to be in a sales position. Back then I was living in an apartment, and my office was a desk behind the couch in my living room. Today, almost six years later, I now have a home, own rental property, have an office and an assistant, and am making six figures.

"The benefits that Modern Woodmen offers are so generous. I'm extremely pleased with the commitment that Modern Woodmen has made to the career agent distribution system. I work with people and their retirement plans all the time. When I look at what they have compared to what Modern Woodmen provides, I realize I have a sweet deal. Can you imagine being almost 27 years old, almost six years in the business, and having a 401(k) plan that's heavily funded and a pension plan? This excites me!"



**Earl Hardaker**  
Magnolia, Ky.  
Modern Woodmen  
representative since 2006

"Joining Modern Woodmen was a leap of faith for me. But I was ready for a change. I was looking for a career, not just a job. Now I have the opportunity to help people and to touch generations of families. What other job can you have that let's you impact people's live immediately?"



**Sandy Murphy**  
Ash Flat, Ark.  
Modern Woodmen  
representative since 1999

"The career has exceeded all my expectations. I'm thrilled with the people I've met, the trips we get to take, the flexible hours, getting to pick my clients, the support of the home office staff and the people I work with on a daily basis ... I could go on!"

## *The Modern Woodmen Creed*

*"There is a destiny that makes us brothers;  
None goes his way alone;  
All that we send into the lives of others;  
Comes back into our own."*

*Edwin Markham, circa 1939*