

History

Western Fraternal Life Association was established in 1897 as a Czech fraternal benefit society, providing its members burial insurance, social and ethnic activities and means of preserving Czech heritage. Lodges were formed all over the Midwest and members attended meetings and special events. Today, the membership is open to those who are supportive of the purpose of the Association.

The Association offers wide range of insurance and annuity products to meet the needs of a complex society.

Products Offered

- Whole Life Insurance
- Universal Life Insurance
- Term Insurance
- Deferred Annuities
- IRAs

Fraternal Benefits

- Aid to Members
- Scholarships
- Child Identification Kits
- Earth Care Programs
- Newborn Child Benefits
- Medical Identification Cards
- Orphan Benefits Program
- Lodge Membership
- Monthly Publication

Purpose

The purpose of this Association is to associate its members and thus enable them to aid themselves and others in programs of:

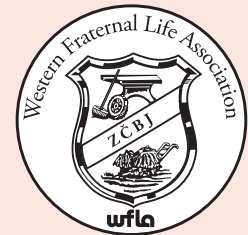
- 1) Fraternal and benevolent activities through the lodge system, ritualistic work, and otherwise.
- 2) Encouragement, cultivation and preservation of learning and study of Czech and Slovak history, culture, language, and traditions - bearing in grateful and appreciative memory the vision and pioneer spirit of the many immigrants and their descendants who founded and maintained the Association in its earlier years and generations.
- 3) Insurance and other benefits permissible under the laws governing fraternal beneficiary associations.
- 4) Assistance to such other lawful, social, educational, intellectual, patriotic, or civic undertakings as may be determined upon.

Western Fraternal Life Association

1900 First Avenue NE
Cedar Rapids, IA 52402-5372
(319) 363-2653 • 1-877-wflains
www.wflains.org

wfla

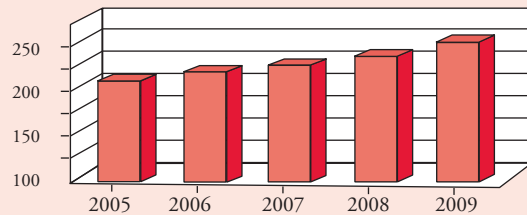
2009 Annual Report



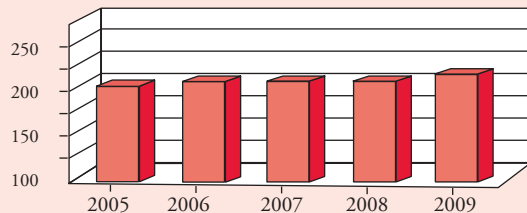
Serving our members since 1897

Annual Statement Summary

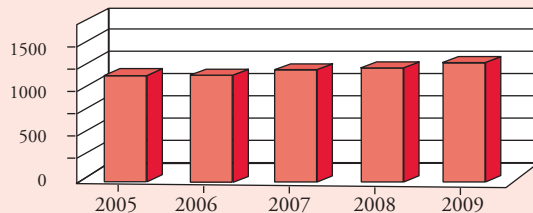
Assets \$ Millions



Reserves \$ Millions



Insurance \$ Millions



Assets

U.S. Government Bonds	\$27,579,997
Corporate & Other Bonds	184,746,488
Mortgage Loans	1,496,147
Real Estate	1,111,279
Certificate Loans.....	5,561,944
Cash & Bank Deposits.....	6,204,317
Accrued Interest.....	2,111,029
Other Assets.....	82,627
Total.....	\$228,893,828

Liabilities & Reserves

Certificate Reserves	\$204,721,670
Certificate Claims	756,000
Commissions, Expenses & Taxes Due.....	451,000
Provision for Refunds	682,000
Advance Premiums	821,258
Remittances Not Allocated.....	97,698
Other Liabilities.....	276,152
Securities Valuation Reserves	768,636
Unassigned Funds	20,319,414
Total.....	\$228,893,828

Management Team

Howard J. Wolfe	President
Craig Van Dyke	Senior Vice President and Treasurer
Donald Nieland	Vice President of Information Technology and Secretary
Ann Day	Vice President and Chief Underwriter
Jack Minder	Controller
Terry Martin.....	Manager, Sales and Marketing

District Directors

Terry L. Hynek.....	District 1
Joseph L. Kuzma	District 2
Donald R. Krall.....	District 3
Duane J. Jirik	District 4 Chairman of the Board
Thomas J. Bradley, Sr.	District 5
Alois C. Ruman, Jr.	District 6
Elaine D. Benda	District 7