

## CO-OWNERSHIP CONSENT FORM

We, the undersigned, co-owners of Sons of Norway Certificate No. \_\_\_\_\_ agree that the following terms and provisions will govern administration of said certificate: • We agree that all co-owners must sign any document requesting transactions on this certificate including the partial or full surrender of the certificate, beneficiary or ownership changes; death benefit option or dividend option changes; and requests for loans under this certificate. • We agree that if a co-owner pre-deceases the insured, full ownership will pass to the remaining owner(s) named in this document. Proof of death will be required. • We further agree that \_\_\_\_\_ residing at \_\_\_\_, Social Security No. \_\_\_\_, is our representative for purposes of receiving periodic reports, letters, annual and other statements regarding the certificate. • This consent form must be signed by all co-owners. Owner Date

Date

Date

Date

Owner

Owner

Owner