



1455 West Lake Street  
 Minneapolis, MN 55408-2666  
 Phone (612) 827-3611  
 Toll Free (800) 945-8851  
 Fax (612) 827-0658  
[www.sonsofnorway.com](http://www.sonsofnorway.com)

## FULL SURRENDER REQUEST

Instructions: Please review the NOTICE on the reverse side. Indicate your withholding request by checking the appropriate statement below. Sign and date this form and return it to Sons of Norway.

### LIFE INSURANCE

Please cancel Certificate No. \_\_\_\_\_ and pay cash surrender value; if any. By requesting cancellation of this certificate, I understand I will no longer be insured under this certificate.

### ANNUITIES AND ANNUITY RIDER

Please cancel Certificate No. \_\_\_\_\_ and pay cash surrender value.

### EXCHANGE REQUEST

Pursuant to the provisions of Internal Revenue Code Section 1035, I wish to make a tax-free exchange of contracts. Please apply the cash surrender value of Certificate No. \_\_\_\_\_ directly to \_\_\_\_\_ (Identify by contract type and application date). This request can only be used for new Sons of Norway applications. See reverse for transactions which qualify.

You must indicate your Taxpayer Identification (Social Security) number.

Under penalties of perjury, I certify that my Taxpayer Identification (Social Security) number is:

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
 INSURED

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
 OWNER (if other than Insured)

Please check one of the following:

I ELECT NOT TO HAVE FEDERAL INCOME TAX WITHHELD.

I ELECT TO HAVE \_\_\_\_\_ % FEDERAL INCOME TAX WITHHELD.

(If this section is not completed, Sons of Norway will withhold 10% Federal Income Tax.)

Insured's Full Name (printed): \_\_\_\_\_ Date: \_\_\_\_\_

Insured's Signature: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_

Owner's Signature (if other than Insured): \_\_\_\_\_ Date: \_\_\_\_\_

Witness Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Remarks: \_\_\_\_\_

Financial Benefits Counselor Signature: \_\_\_\_\_ FBC No: \_\_\_\_\_

Date: \_\_\_\_\_

Please Return Your Certificate



1455 West Lake Street  
Minneapolis, MN 55408-2666  
Phone (612) 827-3611  
Toll Free (800) 945-8851  
Fax (612) 827-0658  
[www.sonsofnorway.com](http://www.sonsofnorway.com)

## **NOTICE OF WITHHOLDING ON DISTRIBUTIONS OR WITHDRAWALS FROM LIFE INSURANCE AND ANNUITIES**

The distribution or withdrawal you receive from your Sons of Norway certificate may be subject to Federal Income Tax Withholding. Withholding will apply to the taxable amount of your distribution or withdrawal unless you elect otherwise on the surrender request. Withholding will be at a rate of 10% of the taxable amount unless you indicate a different percentage.

If you elect not to have withholding apply to your distribution or withdrawal, or if you do not have enough Federal Income Tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under estimated tax rules if your withholding and estimated tax payments are not sufficient.

### **PERMISSIBLE TAX-FREE EXCHANGES**

- 1) Life Insurance policy for another Life Insurance policy, Endowment, or Annuity contract. Insureds must be the same.
- 2) Endowment policy for an Annuity or Endowment contract under which payments begin no later than payments would have begun under the contract exchanged.
- 3) Annuity contract for another Annuity contract. Owners must be the same.