

**Sons of Norway**  
**Universal Life**  
**Chronic Illness Accelerated Benefit Rider**  
**Premium Rates per \$1,000**  
**Effective 10/1/16**

Issue Age	Rates per \$1,000		Age	Rates per \$1,000	
	Universal Life			Universal Life	
	Mthly	Annual		Mthly	Annual
18	0.02	0.24	52	0.07	0.84
19	0.02	0.24	53	0.08	0.96
20	0.02	0.24	54	0.08	0.96
21	0.02	0.24	55	0.09	1.08
22	0.02	0.24	56	0.10	1.20
23	0.02	0.24	57	0.10	1.20
24	0.02	0.24	58	0.11	1.32
25	0.02	0.24	59	0.12	1.44
26	0.02	0.24	60	0.13	1.56
27	0.02	0.24	61	0.14	1.68
28	0.02	0.24	62	0.15	1.80
29	0.03	0.36	63	0.17	2.04
30	0.03	0.36	64	0.18	2.16
31	0.03	0.36	65	0.19	2.28
32	0.03	0.36	66	0.21	2.52
33	0.03	0.36	67	0.22	2.64
34	0.03	0.36	68	0.23	2.76
35	0.03	0.36	69	0.25	3.00
36	0.03	0.36	70	0.27	3.24
37	0.03	0.36	71	0.29	3.48
38	0.04	0.48	72	0.32	3.84
39	0.04	0.48	73	0.35	4.20
40	0.04	0.48	74	0.39	4.68
41	0.04	0.48	75	0.43	5.16
42	0.04	0.48	76	0.47	5.64
43	0.04	0.48	77	0.52	6.24
44	0.05	0.60	78	0.57	6.84
45	0.05	0.60	79	0.61	7.32
46	0.05	0.60	80	0.66	7.92
47	0.05	0.60	81	0.69	8.28
48	0.06	0.72	82	0.72	8.64
49	0.06	0.72	83	0.74	8.88
50	0.06	0.72	84	0.77	9.24
51	0.07	0.84	85	0.80	9.60

**Sons of Norway**  
**Permanent Life**  
**Chronic Illness Accelerated Benefit Rider**  
**Annual Premium Rates per \$1,000**  
**Effective 10/1/16**

Issue Age	Rates per \$1,000		Age	Rates per \$1,000	
	Whole Life	Single Premium		Whole Life	Single Premium
18	0.22	3.85	52	0.84	12.05
19	0.23	3.92	53	0.90	12.70
20	0.23	4.00	54	0.96	13.38
21	0.23	4.08	55	1.02	14.13
22	0.24	4.16	56	1.10	14.91
23	0.24	4.25	57	1.18	15.78
24	0.26	4.35	58	1.28	16.72
25	0.26	4.46	59	1.38	17.77
26	0.27	4.57	60	1.49	18.91
27	0.28	4.68	61	1.62	20.14
28	0.28	4.81	62	1.76	21.43
29	0.29	4.94	63	1.90	22.73
30	0.30	5.08	64	2.05	24.01
31	0.32	5.23	65	2.20	25.20
32	0.33	5.38	66	2.35	26.32
33	0.33	5.54	67	2.50	27.38
34	0.34	5.72	68	2.67	28.47
35	0.37	5.91	69	2.85	29.68
36	0.38	6.11	70	3.07	31.09
37	0.39	6.33	71	3.34	32.75
38	0.40	6.56	72	3.65	34.70
39	0.43	6.80	73	4.01	36.95
40	0.44	7.05	74	4.43	39.46
41	0.46	7.33	75	4.89	42.16
42	0.49	7.63	76	5.40	44.92
43	0.51	7.95	77	5.95	47.61
44	0.54	8.28	78	6.50	49.97
45	0.56	8.65	79	7.01	51.80
46	0.60	9.04	80	7.48	52.92
47	0.62	9.44	81	7.87	53.30
48	0.66	9.90	82	8.19	53.06
49	0.71	10.38	83	8.47	52.43
50	0.74	10.90	84	8.75	51.75
51	0.79	11.46	85	9.10	51.33

\*The modal premium (monthly, quarterly or semi-annual) for whole life is the total premium for the contract (base plus all riders) times the modal factor. Modal factor: Monthly - .085, Quarterly - .26, Semi-annual - .51