



A FRATERNAL BENEFIT SOCIETY

OHIO DISCLOSURE STATEMENT

SONS OF NORWAY IS LICENSED TO DO BUSINESS IN THE STATE OF OHIO AS A NOT-FOR-PROFIT, FRATERNAL BENEFIT SOCIETY. FRATERNAL BENEFIT SOCIETIES ARE NOT INCLUDED IN THE OHIO GUARANTY ASSOCIATION. THIS MEANS THAT FRATERNAL BENEFIT SOCIETIES CANNOT BE ASSESSED FOR THE INSOLVENCY OF OTHER LIFE INSURERS OR OTHER FRATERNAL BENEFIT SOCIETIES. BY LAW, A FRATERNAL BENEFIT SOCIETY IS RESPONSIBLE FOR ITS OWN SOLVENCY. IF THERE IS AN IMPAIRMENT OF RESERVES, A CERTIFICATE HOLDER MAY BE ASSESSED A PROPORTIONATE SHARE OF THE IMPAIRMENT. THIS PROCESS IS DESCRIBED IN THE CERTIFICATE ISSUED BY THE SOCIETY.

I have read and understood the above statement.

Applicant Signature

Date

A copy of this signed disclosure must be included with the application.