

TERM CONVERSION INSTRUCTIONS

All in force individual Sons of Norway term insurance certificates and individual term insurance riders attached to Sons of Norway permanent insurance certificates issued 1998 or later (issues prior to 1998 have different rules, contact Headquarters) that were initially issued to adult members are guaranteed convertible as follows:

- Guaranteed Convertible for 20 Years or to age 70, if earlier (except New York, New York issues later of age 60 or five years from issue)
- To any permanent life plan available at the time of the conversion
- At attained age, no underwriting required
- Issued with same rate class if available
- Partial or full face amount can be converted
- Balance of face amount can be continued (minimum continued amount is \$50,000)

For term conversion, complete a state specific Sons of Norway Life Insurance Application

- Leave blank pages 2 and 3 of the life app, not needed for Term Conversion
- For Full Conversion, in Box 19 of the life app, state that this is a term conversion (Example language: Please convert Cert. No. xxx to Nordic Whole Life as detailed on page 1 of this application)
- If Partial Conversion, detail disposition or remainder of term insurance in Box 19 of life application (Examples language: Convert \$50,000 of Cert. No. xxx to Nordic Whole Life and continue the remainder as term insurance –or– Convert \$50,000 of Cert. No. xxx to Nordic Whole Life and drop the remainder of the term insurance)

When using the Electronic application

- On the first page check the box stating that this is a term conversion
- Add the information about the certificate being converted to the notes section of the application. To go to the notes section click on the box labeled 'notes' at the top of any page prior to the signature page.

A complete description for our term insurance (and all of our current products) can be found in the FBC Resources section of the Sons of Norway website. The exact path to this and all current product information is:

- Go to Sons of Norway website, click on FBC Resources
- Log in
- Click on FBC Toolbox
- Click on Current Product Descriptions in the Reference Material section