



1455 West Lake Street
Minneapolis, MN 55408-2666
(800) 945-8851
www.sonsofnorway.com

IMPORTANT NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

Our financial benefits counselor is recommending to you that you purchase a life insurance or annuity certificate from us. In connection with this purchase, you have indicated either as a result of his recommendation or at your own initiative, that you may terminate or change your existing policy issued by another insurance company or that you may obtain a loan from that company against your policy to pay premiums on the proposed certificate. Any of these actions is a replacement of life insurance or annuity. This notice must be given to you. Please read this notice.

Whether it is to your advantage to replace your existing insurance or annuity coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed certificate and of your existing insurance or annuity coverage.

To this end, we are required to give you a Policy Summary including complete information on the proposed certificate not later than when that certificate is delivered to you. In addition, we are required to notify the insurance company that issued your existing policy. That company may then furnish you with additional information concerning your existing policy. You may want to contact that company or its agent for further information and advice or discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed certificate or the existing insurance or annuity you intend to replace is a participating policy, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverages are basically similar, the premiums for a new policy may be higher because rates increase as your age increases.

Under your existing policy, the period of time during which the issuing company could contest the policy because of a material misstatement or omission on your application, or deny coverage for death caused by suicide, may have expired or may expire earlier than it will under the proposed certificate. Your existing policy may have options which are not available under the certificate being proposed to you or may not come into effect under the proposed certificate until a later time during your life. Also, your proposed certificate's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new certificate. On the other hand, the proposed certificate may offer advantages which are more important to you.

If you are considering borrowing against your existing policy to pay the premiums on the proposed certificate, you should understand that in the event of your death, the amount of any unpaid loan, including interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have received your application and notified the other insurance company you will have 30 days from the date the proposed certificate is delivered to you to cancel the certificate issued on your application and receive back all payments you made to us.

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CAUTION

If, after studying the information made available to you, you decide to replace the existing life insurance with our certificate, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new certificate, examined it and have found it to be acceptable to you. If you should terminate or otherwise materially alter your existing coverage and fail to qualify for the life insurance for which you have applied, you may find yourself unable to purchase other life insurance or able to purchase it only at substantially higher rates.

I have received and read a copy of this Replacement Notice.

Applicant's Signature

Date

Financial Benefits Counselor's Signature

Date



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Whether it is to your advantage to replace your existing insurance or annuity coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed certificate and of your existing insurance or annuity coverage.

To this end, we are required to give you a Policy Summary including complete information on the proposed certificate not later than when that certificate is delivered to you. In addition, we will, at your request, furnish you additional information concerning your existing certificate. You may want to discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed certificate or the existing insurance or annuity you intend to replace is a participating policy, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a certificate which has been in existence for a period of time may have certain advantages to you over a new certificate. If the certificate coverages are basically similar, the premiums for a new certificate may be higher because rates increase as your age increases. Under your existing certificate, the period of time during which our company could contest the certificate because of a material misstatement or omission on your application, or deny coverage for death caused by suicide, may have expired or may expire earlier than it will under the proposed certificate. Your existing certificate may have options which are not available under the certificate being proposed to you or may not come into effect under the proposed certificate until a later time during your life. Also, your proposed certificate's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new certificate. On the other hand, the proposed certificate may offer advantages which are more important to you.

If you are considering borrowing against your existing certificate to pay the premiums on the proposed certificate, you should understand that in the event of your death, the amount of any unpaid loan, including unpaid interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have issued your certificate, you will have 30 days from the date the new certificate is delivered to you to cancel the certificate issued on your application and receive back all payments you made to us.

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IMPORTANT NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE OR ANNUITIES (CONTINUED)

CAUTION

If, after studying the information made available to you, you do decide to replace the existing life insurance with our company with a new life insurance certificate issued by our company, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new certificate, examined it and have found it to be acceptable to you. If you should terminate or otherwise materially alter your existing coverage and fail to qualify for the life insurance for which you have applied, you may find yourself unable to purchase other life insurance or able to purchase it only at substantially higher rates.

I have received and read a copy of this Replacement Notice.

Applicant's Signature

Date

Financial Benefits Counselor's Signature

Date



SALES LITERATURE CERTIFICATION FORM

Regarding: _____
Applicant Name

I certify that I used only the following insurer approved sales materials. (Check all that apply) Copies of all sales materials used were left with the applicant.

Illustration Brochure Financial Plan Other _____

Financial Benefits Counselor's Signature

Date

Printed Name