

the Advisor

find your path to a secure future

From your **counselor**

Happy New Year! I hope this quarter's edition of the Sons of Norway Advisor finds you and your loved ones joyful, safe and content. Speaking for myself, I love this time of year because I am filled with a renewed sense of purpose, energy and optimism. I sincerely hope you, also, share in this positive attitude as we look forward to another year.

Right now, as a new year begins to unfold before our very eyes, I am reminded of a quote from the well-known ethicist and leadership expert, Michael Josephson:

"Whether we want them or not, the New Year will bring new challenges; whether we seize them or not, the New Year will bring new opportunities."

I believe this really encapsulates how we all should look at the year to come, in our personal lives and especially in our financial planning for the future. Over the course of 2013 we all may face challenges, but at the same time I can help you discover new opportunities to protect your financial future.

In the meantime I'm happy to bring you the latest edition of the Sons of Norway Advisor! This quarter's edition is full of great information and opportunities for you to seize, which can benefit you, your lodge and Sons of Norway as a whole. In this edition you will find a great article about how purchasing Sons of Norway insurance can benefit your lodge and your fellow members. You'll also see a list of the top five ways your Financial Benefits Counselor can help you achieve your goals.

In closing, I hope you'll find the latest edition of the Sons of Norway Advisor to be of great interest to you, and remember, financial planning and protection is important for everyone, so do not hesitate to share it with friends and family. In

closing, I hope you are enjoying the New Year. If there is anything I can do to be of assistance as you plan for the coming year, please contact me at your earliest convenience. I'll be glad to help in any way I can.



Purchasing Life Insurance and Annuities Benefits Members, Lodges and Sons of Norway

- Len Carlson,
Director of Agencies



To understand how purchasing Sons of Norway financial products can support your fellow members, your lodge and the organization as a whole, it's important to understand that we were founded on the principle of mutual assistance. When Sons of Norway began in 1895, we were structured in a manner that was similar to group assistance plans that our immigrant founders had access to back in Norway. To be a part of the plan, each person contributed a small amount of money into a plan and when members became sick or passed-on, a sum of money was paid to their families to help support them through the difficult time. This format was an early precursor to what we recognize now as life insurance. This means we were founded on the concept of insurance, and today have grown into a \$325 million Fraternal Life Insurance Company. Throughout our history, though, we have remained true to our mission of protecting our members.

The other constant throughout our history is the significant role Sons of Norway's insurance operations play in supporting our fraternal endeavors. For example, did you know that the sales of our financial products provide more than \$1 million in funding to support fraternal offerings for all

members, like Viking magazine and lodge programming? It's this interdependent relationship that lies at the core of Sons of Norway's identity and differentiates us from for-profit insurance companies.

You see, unlike a for-profit company, where profits are returned to faceless Wall Street investors in the form of dividends, Fraternal Life Insurance companies, like Sons of Norway, direct profits back into the company to support a variety of things, including community outreach, fraternal operations, and lodges via the Lodge Revenue Sharing Program.

If you aren't aware of the Lodge Revenue Sharing Program, it's an initiative that returns a percentage of Sons of Norway's net income back to lodges each year. The amount each lodge receives is based on the percent of insurance premiums paid by the members in the lodge, divided by the total insurance premiums paid by all lodge members* (**Central Lodge and Lodge 999 are excluded*). In addition, your lodge also receives \$4.00 for each new insurance member. This can be a great source of revenue without any effort on the members' part.

Another way to look at the Lodge Revenue Sharing Program is as a fundraiser for your lodge. All lodges work hard every year to raise money for the lodge, be it bake sales, torsk and meatball dinners, etc. But by purchasing your life insurance and annuities with Sons of Norway, and encouraging other members to do the same, you benefit yourself by acquiring financial security and you also benefit your lodge.

We accomplish all this in two ways. First, by exclusively offering our members a variety of sound financial products designed to protect them and their families in uncertain times. Second, we provide our members with the expertise and support of our highly trained Financial Benefits Counselors, who are Sons of Norway members themselves.

Simply put, if members of your lodge visit with their Financial Benefits Counselor to discuss their needs and how our life insurance or annuity products can help, then purchase the appropriate product(s), you are helping provide programming and financial support for your lodge and fellow members.

Hopefully this explains how the purchase of life insurance and annuities benefits you, your fellow members, and your lodge. But if you have questions about this or other ways to help support your lodge, don't hesitate to contact Sons of Norway at (800) 945-8851.

5 Things Your Sons of Norway Financial Benefits Counselor Can Do For You

- Ken Thul, CLU, ChFC, FICF
Advanced Financial Consultant
Sons of Norway

From the very beginning, a big part of Sons of Norway's mission has been to help assure the financial protection of its members and their families. While we've grown and evolved for more than a century, this has remained a constant for the organization. Today's this is accomplished, in part, through our team of Financial Benefits Counselors (FBC), who are your direct link to the Sons of Norway financial products. If you've never met with an FBC, please read on to learn how they can help you, your fellow members and your lodge.

Financial support for your lodge: Because Sons of Norway is a not for profit organization, profits are returned to the organization to help support a variety of fraternal endeavors, including your very lodge. You see, each year a portion of profits are returned directly to individual Lodges through the Lodge Revenue Sharing Program.

By working with your FBC and purchasing a Sons of Norway life insurance product, you can increase the payment your Lodge receives by helping your Lodge increase the life insurance premium from members of your Lodge.

Help You Achieve Your Financial Goals: Your Sons of Norway Financial Benefits Counselor can help you plan today for tomorrow's financial security. By meeting with an FBC and going over a simple financial check-up worksheet they will help you set your financial goals, prioritize them, initiate a plan of action, as well as review and update your plan regularly. This Financial Security Analysis is provided as a complementary service by your Financial Benefits Counselor and Sons of Norway at no cost or obligation to you.

Value Added Information for Your Lodge Meetings: Everybody wants to attend fun, interesting and informational Lodge meetings. The Financial Benefits Counselor(s) assigned to your lodge can really help in this respect. First, ask your Financial Benefits Counselor to be a part of your program. He or she can help with short, value added presentations on financial topics of interest to everyone. Popular topics include minimizing current taxes, maximizing inheritance to your heirs, arranging assets to provide lifelong income, and information on basic estate planning. In addition, they can also discuss how member participation in Sons of Norway financial products supports other lodge programming and member benefits. These short presentations are always well received and often prompt lively discussion.

Coordinate With the Sons of Norway Foundation For Charitable Giving: You can help the Sons of Norway Foundation or other charities with Sons of Norway life insurance through small tax deductible gift made monthly or annually, or a single tax deductible gift that greatly magnifies at the time of your death. There are significant tax and income advantages to gifting and a Charitable Gift Annuity Trust can pay you tax-favored income during your lifetime and give the remainder to the Foundation at the time of your death. Your gift will help support all the great work the Foundation does every year and the tax advantages allowed by the IRS will help take care of you. By working with a Sons of Norway FBC you can do a lot of good with very little effort.

Increase Lodge Membership: By working with your lodge's Financial Benefits Counselor(s) you can plan a new member dinner, which are a very effective way to increase your lodge's membership. The Sales and Marketing Department, along with your Financial Benefits Counselors, will pay 100% of the cost for the meal up to \$400.00 as long as the Lodge coordinates with their assigned FBC(s) who can help organize these seminar dinners.

If you'd like to learn about other ways your Sons of Norway Financial Benefits Counselor can help you and your lodge, or to find your FBC, call (800) 945-8851 or visit us on the web at www.sonsofnorway.com.





Q. *A member from Long Island asks, “In this down economy and the uncertainties that go with it, why would I want to purchase life insurance?”*

A. *Good question. Here are some thoughts that may shed more light on the subject.*

Through the challenging times and difficult economic conditions our nation continues to face, as well as all of the uncertainties families and individuals face, it’s life insurance that provides the unique ability to minimize the uncertainties and to protect people in cost effective and tax efficient ways.

For example, cash value life insurance is a very nice tool to fill out fixed return or conservative portion of your asset allocation strategies. In addition, many people with larger sums of money in the bank earning little or no return can place some of that money in a lump sum into a life insurance policy where that money grows tax-deferred. This way you don’t receive a 1099-I at the end of the year, plus your family receives the life insurance death benefit income tax free when death occurs.

With the weakened stock market over the past several years, I am finding more people returning to cash value life insurance. When the market was hot, perhaps there was more pizzazz in putting some of your money in the market. But in our present environment, most people see and experience the risk

associated with the fluctuating market and are now interested in a more protective stance for their assets with the additions of a more conservative approach, that being life insurance.

Also, because there is considerable talk of health care, Medicare, Social Security, national debt, etc., it begs the question, ‘How are you planning to protect yourself and your family?’ Recommending life insurance coverage to replace Social Security at death as well as to be used in retirement planning is very important.

Another thought: In the current market, many people are trying to rebuild their assets, so what happens to your loved ones if you die before your catch-up plans are in place? In the short term, only life insurance can make up the difference between what you had and what your family would need to manage financially in your absence.

In summary, now is the time to consider buying more, not less, life insurance, because having adequate coverage is more important today than it was just a year or two ago, because other aspects of your financial life isn’t what it used to be. Our income is what sustains all of us. If your income is taken away because of death, by owning enough life insurance, your family’s quality of life is maintained.

I hope these thoughts were of value to you.

Top Ten Reasons to Own a Sons of Norway Annuity

Ask your Financial Benefits Counselor for more information about Sons of Norway financial products!



1. **Guaranteed Safety of Principal**
2. **Guaranteed Minimum Interest Rate**
3. **Guaranteed Income for LIFE**
4. **High Current Interest Rates**
5. **Tax Deferred Accumulations**
6. **No Sales Charges**
7. **No Annual Service Fees**
8. **Penalty Free Withdrawals Beginning in Year Two**
9. **Penalty Free RMD Withdrawals for IRA's**
10. **Safety & Security with over 115 Years of Experience**

Current 12 Month Interest Rates

For Our SPDA

Deposit Amount	Current Interest Rate	1st Year Interest Bonus*	Total 1st Year Return
\$10,000 - \$24,999	1.95%	.70%	= 2.65%*
\$25,000 - \$49,999	2.10%	.70%	= 2.80%*
\$50,000 and over	2.20%	.70%	= 2.90%*

* These rates include a .70% first year bonus. Guaranteed Minimum Interest Rate: 1.00%

Interest rates as of 11-01-12 and are subject to change. New contracts only.

For our FPDA

Deposit Amount	Current Interest Rate	1st Year Interest Bonus*	Total 1st Year Return
\$2,000 - \$9,999	1.65%	0%	= 1.65%
\$10,000 - \$24,999	1.85%	.70%	= 2.55%*
\$25,000 - \$49,999	2.00%	.70%	= 2.70%*
\$50,000 and over	2.10%	.70%	= 2.80%*

* These rates include a .70% first year bonus. Guaranteed Minimum Interest Rate: 1.00%

Interest rates as of 11-01-12 and are subject to change. New contracts only.



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* These products may not be available in all states.
** Products from other insurance carriers offered
by your Sons of Norway Financial Benefits
Counselor.

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