



Charitable Giving Underwriting Requirements

Sons of Norway Foundation

Face amounts \$0-\$50,000:

- Adequate personal coverage in force
- Minimum 3 year membership in Sons of Norway

Face amounts \$50,001 and above:

- Follow guidelines for Other Charitable Organizations

Other Charitable Organizations

Face amounts \$0- \$25,000:

- Adequate personal coverage in force
- Verifiable charitable organization

Face amounts \$25,001- \$100,000:

- Adequate personal coverage in force
- Verifiable charitable organization
- Minimum 3 year affiliation with the charitable organization
- Maximum face amount limited to a factor of 10 x's the prior 3 year annual pattern of giving
- Volunteer hours can equate to monetary giving

Face amounts \$100,001 and above:

Individual consideration. Please contact Underwriting before submitting the application.