

SINGLE PREMIUM WHOLE LIFE-DIVIDE AND CONQUER

Sons of Norway's Single Premium Whole Life can effectively fulfill many objectives for your clients/prospects



Divide and Conquer Solution

Fred, your client, is a 65-year-old male who wants to purchase a pontoon boat as well as leave \$50,000 to his college alma mater. He has \$60,000 of "lazy money" sitting in a bank account. They do not need these funds for their retirement.

The strategy is to achieve both objectives. It will take \$29,538 to buy a SPWL and provide a \$50,000 death benefit for his college alma mater. That leaves \$30,462 to have some fun buying that pontoon boat.

Fred divided up the money and conquered both goals!

Sons of Norway has the competitive product to provide the right solution

SPWL Standard NT \$50,000

| Carrier | Male age 65 NT |
|---|--------------------|
| Federal Life Insurance Company | \$26,378.00 |
| Oxford Life Insurance Company | \$27,066.00 |
| Western Southern Life | \$28,248.00 |
| Sons of Norway | \$29,538.00 |
| Columbian Mutual Life Insurance Company | \$29,586.00 |
| Polish Roman Catholic Union | \$29,690.00 |
| Equitrust Life Insurance Company | \$29,762.00 |
| Royal Neighbors of America | \$30,500.00 |
| Universal Fidelity Life Insurance Company | \$30,525.00 |
| Baltimore Life Insurance Company | \$30,700.00 |
| Degree of Honor Protective Association | \$30,900.00 |
| United Life Insurance Company | \$32,279.00 |
| Lafayette Life Insurance Company | \$33,633.00 |
| EMC National Life Company | \$36,084.00 |
| Forethought Life Insurance | \$48,100.00 |

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