

# Viking Voyager Term



**SONS** of  
**NORWAY**

For Agent Use Only



# Target Market



Clients ages 0-17



Your client sees the value in protecting the insurability of their children while they are young and healthy

## ◆ Convertible to permanent insurance

They can convert their insurance for up to 3 times the original death benefit without needing to prove insurability again.

## ◆ Valuable conversion credits

They can take advantage of valuable credits when they convert before age 26. These credits may be applied toward the premium of the new certificate.

## ◆ Simple electronic application

We know your clients are busy and want to make the process as easy as possible.

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Learning about the value of life insurance is so important and should start at a young age. Not only can you help your clients protect the insurability of their children and grandchildren, but you help them get more involved with their heritage.

Protecting the insurability of your clients' children is an important conversation to have. You can help them understand the value in knowing that as their child grows and ages they have insurance on their lives that can be converted up to 3 times the original face amount. No matter what changes in health they may face, they will have the insurance they deserve.

Term insurance with Sons of Norway will help your clients get more life insurance coverage for their premium dollars than a permanent policy would.



## Issue ages

- 0-17

## Face amounts

- \$10,000
- \$15,000
- \$25,000

## Mode of payment

- Annual
- Single Pay

## Grace Period

- 30 Days

## Free look period

- 30 days

## Conversion Options

- Available up to age 26
- May convert to any available permanent certificate
- Converts to standard non-tobacco class or may go through underwriting for better class
- May convert to up to three times the amount of current coverage

## Conversion Credits

- \$3 per \$1,000 of death benefit



## Schedule of Rates

Issue Age	Annual Premium			Single Premium		
	\$10,000	\$15,000	\$25,000	\$10,000	\$15,000	\$25,000
0	\$37	\$43	\$50	\$362	\$425	\$504
1	\$37	\$43	\$51	\$355	\$416	\$498
2	\$37	\$44	\$52	\$350	\$408	\$491
3	\$38	\$44	\$52	\$346	\$402	\$485
4	\$38	\$45	\$53	\$343	\$398	\$480
5	\$39	\$45	\$53	\$341	\$395	\$477
6	\$39	\$45	\$54	\$339	\$393	\$477
7	\$39	\$46	\$54	\$336	\$392	\$477
8	\$40	\$46	\$55	\$333	\$389	\$477
9	\$40	\$46	\$55	\$330	\$386	\$476
10	\$40	\$47	\$56	\$326	\$383	\$475
11	\$41	\$48	\$58	\$324	\$381	\$475
12	\$42	\$49	\$60	\$320	\$379	\$475
13	\$42	\$51	\$61	\$315	\$374	\$472
14	\$43	\$52	\$63	\$308	\$368	\$467
15	\$44	\$52	\$65	\$300	\$359	\$459
16	\$46	\$55	\$68	\$287	\$344	\$439
17	\$49	\$58	\$72	\$272	\$325	\$416

Sons of Norway, a financial services and international cultural organization headquartered in Minneapolis, began with shared values and a simple promise of financial security when like-minded people came together to protect their families, celebrate their culture and strengthen their community.

Members of Sons of Norway receive valuable member benefits, such as the Viking magazine and access to our discount program. Featuring a wide spectrum of products and services from local and national retailers.

We are glad you are a part of our distribution team and value the business you place with us. We pride ourselves on providing excellent customer service to both our Financial Benefits Counselors and your clients.

Sons of Norway, 1455 West Lake Street, Minneapolis, MN, offers financial products, but not all products are available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability and residency requirements.