

Individual Simplified Issue Life Insurance Application



**SONS of
NORWAY**

1455 West Lake Street
Minneapolis, MN 55408-2666
Toll-free: 800-945-8851
Phone: 612-827-3611
www.sonsofnorway.com

1 Proposed Insured - Current Sons of Norway Member? Yes No

Name	Birth Date	State of Birth	Marital Status	Sex
Social Security No.	Driver's License No. & State	Home Phone No.	Work Phone No.	
Home address (Street Address, City, State, Zip)				
Height	Weight	Annual Income	Net Worth	
Occupation				

2 Applicant/Owner - if other than the Proposed Insured (Owner must sign Page 4) Current Sons of Norway member? Yes No Payor - if other than Owner

Name	Relationship to Proposed Insured	Social Security No.
Home address (Street Address, City, State, Zip)		
Home Phone No.	Work Phone No	

All notices and reports will be sent to the Owner unless otherwise specified

3 Insurance Applied For - SPWL Viking Voyager WL Other _____

Amount	Premium	Dues w/ Application	PREMIUM w/ APPLICATION	Premium Mode	<input type="checkbox"/> Single
\$	\$	\$	\$	<input type="checkbox"/> Annual	<input type="checkbox"/> Quarterly
				<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> AWP

Underwriting Class: Std Non-Tobacco Tobacco Juvenile (age 0-17)

Is the proposed insured currently using or has used in the past 12 months any form of tobacco or nicotine substitute? Yes No

Dividend Option: Cash Reduce Premium Paid-up Addition Accumulate at Interest

Optional Riders

Guaranteed Purchase Option \$ _____ Childrens Insurance Rider \$ _____
(provide details below)

Name(s) of children	Age	Birthdate	Social Security Number	Birthplace

4 Life Insurance in Force -

Does the person proposed for insurance have life insurance or annuities in force?
 (If yes, give details below)..... Yes No

Is the certificate applied for to replace or change any existing insurance or annuities with this or any other company?
 (If yes, indicate which policy in chart below and complete all required state forms.)..... Yes No

Company	Policy Number	Replace or Change	Coverage Amount

5 Regarding Person Proposed for Insurance:

- a) Does the person proposed for insurance have an application pending with another company?
 (If Yes, give details below.)..... Yes No
- b) Has the person proposed for insurance ever been rated up, declined or postponed for life or health insurance coverage?
 (If Yes, give details below.)..... Yes No

**6 To Be Completed by Proposed Insured - To the best of your knowledge and belief:
 (If any of the following questions are answered yes, provide details of condition or illness in Section 7.)**

1. In the last 5 years have you been treated, examined or advised by a member of the medical profession for any of the following:
 - a) cancer or any cancer-related disease or tumor?..... YES NO
 - b) atrial fibrillation, cardiac pacemaker, heart attack, heart valve impairment/replacement, bypass surgery, congestive heart failure, stroke, TIA? YES NO
 - c) cirrhosis, hepatitis (chronic or type B or C), chronic disease of the liver or kidneys, diabetes?..... YES NO
 - d) alcohol abuse and/or addiction, drug abuse and/or addiction, chronic pain or patient in pain clinic? YES NO
 - e) Alzheimer's disease, dementia, Down's syndrome, psychotic disorders, chronic obstructive pulmonary disease, organ transplant?..... YES NO
2. In the last 5 years have you been told by a medical practitioner that you had or diagnosed by a medical practitioner as having or treated by a medical practitioner for AIDS (Acquired Immune Deficiency Syndrome), or ARC (Aids Related Complex) or other immunological disorders except HIV?.. YES NO
3. In the last 5 years have you been treated, examined or advised by a member of the medical profession to obtain specified medical care which has yet to be completed, such as any hospitalization, surgery or diagnostic test, except those tests related to the Human Immunodeficiency Virus?..... YES NO
4. Current Prescribed Medications: _____

7 Details to question 5 and 6

Question	Date of Event	Details

8**Beneficiary -** (If multiple beneficiaries are named, shares will be divided equally or to the survivor(s) unless otherwise specified.)

Primary:	Name	Birth Date	SS#	Relationship

Contingent:	Name	Birth Date	SS#	Relationship

9**Telephone Interview**

Sons of Norway and its service partners, including ExamOne World Wide, use technology that includes automated telephone dialing systems and prerecorded messages (automated technology) to improve the application process. I understand I am not required to provide consent to use this automated technology as a condition of completing the application or process of purchasing insurance or other products from Sons of Norway. If specified below I consent to the parties indicated above contacting me at any of the phone numbers I have provided, including cell phones, using automated technology.

I consent to the parties indicated above contacting me using automated technology

10**Authorization for Automatic Withdrawal (AWP)**

Section 1 - Transaction Requested

 Establish New AWP Account

I authorize Sons of Norway to make an immediate electronic draw from the bank account listed below upon receipt of this form.

- One time payment
- Ongoing payment deducted monthly on the first or fifteenth

 Add to Existing AWP

Name of bank account owner: _____

Address: _____ City: _____ State: _____ Zip: _____

Full name of bank: _____ Routing number: _____

Bank Account Number: _____ Checking or Savings

Section 2 - Agreements and Signature

General Authorization

I authorize Sons of Norway to:

- Make electronic deposits, withdrawals, and corrections to my bank account that comply with U.S. law.
- Act on this authorization until I revoke it by contacting Sons of Norway.
- Make administrative changes to this authorization such as date and amount changes, or adding or removing certificates for automatic payment.
- Act upon electronic deposit, withdrawal, and administrative instructions I provide.

Signature of bank account owner

Date

11 Secondary Addressee For the purpose of notification of a past due premium payment and possible lapse in coverage.
I choose to: Not name a secondary addressee Name a secondary addressee

print name of secondary addressee (first, middle initial, last)

address city state zip (country if not usa)

Declarations By Proposed Insured

I REPRESENT that all statements and answers made in all parts of this application are full, complete and true to the best of my knowledge and belief. **It is agreed that:**

- 1. All such statements and answers shall be the basis for and a part of any certificate issued.
- 2. No representative or medical examiner can accept risks, make or change contracts, or waive Sons of Norway's rights or requirements.
- 3. No insurance shall take effect unless the proposed insured is alive and in the same condition of health as described in this application when the certificate is delivered to the owner and the full premium is received in Sons of Norway Headquarters.
- 4. Acceptance of a certificate by the owner shall constitute ratification of any changes made by Sons of Norway. In those jurisdictions where it is required, changes in plan of insurance, amount, age at issue, classification of risk or benefits will be made only with the owner's written consent.

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Authorization to Obtain Information

I AUTHORIZE any physician, medical practitioner, hospital, clinic, pharmacy benefit manager, other medical or medically related facility, insurance company, employer, consumer reporting agency, and MIB to give to Sons of Norway or its reinsurers, any and all information available regarding the diagnosis, treatment and prognosis of any physical or mental condition about me. This authorization shall extend to any such information relating to any children to be insured under this application.

I UNDERSTAND the information obtained by use of this authorization will be used by Sons of Norway to determine eligibility for insurance and/or eligibility for benefits under an existing certificate. **I AUTHORIZE Sons of Norway or its reinsurer to make a brief report of my personal health information to MIB.** Any information obtained by Sons of Norway will not be released to any person or organization EXCEPT to MIB, reinsurance companies, or other persons or organizations performing business or legal services in connection with my application or claim. I understand that any disclosure of information may be subject to re-disclosure and may no longer be protected by federal or state law.

I KNOW that I may request a copy of the authorization. I agree that a photocopy of the authorization shall be as valid as the original. I acknowledge receipt of and understand the MIB notice. I agree this authorization shall be valid for two years from the date shown below. The time limit complies with the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery.

I UNDERSTAND that I have the right to revoke this authorization at any time by writing to the Company at the address provided in this application.

X _____
Signature of proposed insured (if age 16 or over) Date signed

X _____
Signature of applicant/owner (if other than proposed insured) Date signed

I certify that I asked each question on the application as printed, recorded the answers exactly as given, and witnessed the signing of the application. Also, I certify that the insurance application is not intended to replace or change any insurance except as indicated.

X _____
Witnessed by Financial Benefits Counselor FBC number Date signed

City and state where signed FBC license #