

Multi-Year Guarantee Annuity (MYGA)

Annuities can be a powerful tool in your retirement plan. They allow you to grow your money tax-deferred and then turn it into a reliable income stream in the future. Multi-year guaranteed annuities (MYGAs) offer a steady return, protection of your principal and a guaranteed source of income when you decide to retire. Purchasing a multi-year guaranteed annuity may be a great option if you have a lump sum of money you would like to grow for your retirement years. An MYGA can be a great option for an annual bonus or an inheritance if you desire a more competitive rate than a bank CD.

One of the biggest concerns in retirement planning is having a secure, steady income to rely on. Sons of Norway annuities offer peace of mind by providing a low-risk option to secure a portion of your retirement dollars.

- ◆ Choose your guarantee period (3, 5 or 7 years)
- ◆ Protect your principal and gains during market volatility
- ◆ Take advantage of tax-deferred growth potential
- ◆ Retain options for your income streams
- ◆ Position your assets to keep pace with inflation
- ◆ Have access to penalty-free withdrawals
- ◆ Receive guaranteed income for life
- ◆ Pay zero fees

Accumulation Phase

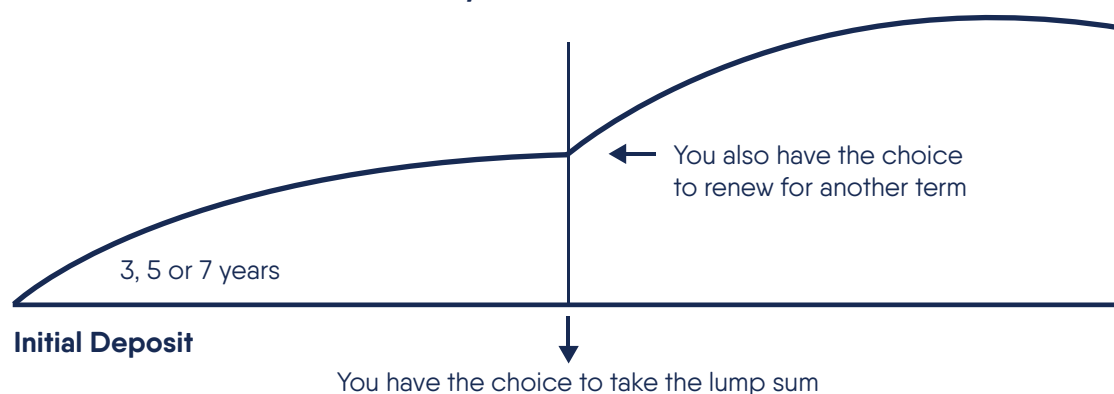
The period of time prior to retirement when the dollars inside your annuity are accumulating on a tax-deferred basis. During this important time, your assets are growing for your future needs.

Payout Phase

The period of time after retirement when you are taking distributions from your annuity. These occur as monthly, quarterly or annual payments that you can use for enjoying your retirement. Required minimum distribution friendly.

Your premium payment is fully credited to the annuity value, with no fees deducted from your premium payment.

Sons of Norway MYGA Provides You Choices



Issue Ages	0-90
Premium	Minimum premium: \$10,000 No additional premium accepted after issue.
Interest Rates	At issue the current crediting interest rate will be set with the rate guaranteed for 3, 5 or 7 years. At the end of the guarantee period, a new interest crediting rate will be set for the next guarantee period. This rate will not be less than the guaranteed minimum interest rate set at issue. This rate may be different from the interest rate for new issues of this contract at that time.
Death Benefit	Upon death of the annuitant, the account value will be paid.
Cash Surrender Value	The contract can be surrendered at any time. Except for the last 30 days of any interest rate guarantee period a surrender charge will apply. The surrender charge is a percentage of the account value at the time of surrender. The surrender value is the account value less any surrender charges. A market value adjustment may also apply. No surrender charges or market value adjustment will apply during the last 30 days of any rate guarantee period.
Surrender Charges	A surrender charge will be applied to any full or partial surrender except for the last 30 days of any interest rate guarantee period. The surrender charge is a percentage of the cash value at the time of surrender. (See surrender charge table for details.)
Market Value Adjustment	<p>A Market Value Adjustment (MVA) is applied to any surrender or partial surrender during the Guarantee Period. The MVA can either increase or decrease the Account Value. When surrender charges are applied, the MVA will not apply to any free partial withdrawal, or to the death benefit, or during the 30-day window at the end of the Guaranteed Credited Interest Rate Period.</p> <p>This adjustment is based on changes in the US Treasury rate for the crediting guarantee period (from the date of issue to the date of the surrender), and on the time remaining until the end of the interest guarantee period.</p>
Free Withdrawals	After the first year, one withdrawal per year of up to 10% of the account value may be taken without a surrender charge or market value adjustment. For qualified annuities, any Required Minimum Distribution is not subject to surrender charges and is in addition to the once a year free withdrawal.
Nursing Home Waiver of Surrender Charge	Amounts withdrawn to cover nursing home expenses for the annuitant are not subject to surrender charge. Available up to issue age 75. (Not available in MA, NJ or PA.)
Minimum Guaranteed Interest Rate	Set at time of issue (currently 1.15%)
Annuitization Payment Options	<ul style="list-style-type: none"> • Fixed period of time • For the life of the annuitant • For the life of the annuitant and spouse

Surrender Charges	Interest Rate Guarantee Year	1	2	3	4	5	6	7
	3-year Guarantee Surrender Charge	9%	8%	7%				
	5-year Guarantee Surrender Charge	9%	8%	7%	6%	5%		
	7-year Guarantee Surrender Charge	9%	8%	7%	6%	5%	4%	3%

Annuities are not available in all states. Guarantees provided by annuities are subject to the financial strength of the Sons of Norway; not guaranteed by any bank or the FDIC. Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. 1Riders may not be available in all states, some require additional premium. Not available in CA, FL, MT, NY, ND, SD