



# Who are the Sons of Norway?

Sons of Norway is a fraternal insurance company that offers life insurance and annuity products to its members.

#### What Does Sons of Norway Offer?



Guaranteed Coverage Life Insurance



Dividend Paying
Whole Life Insurance



Low Cost Term Insurance



Flexible Premium
Universal Life Insurance



Bonus Annuities



**Income Deferred Annuities** 



Multi-Year Guarantee Annuity (MYGA)



Immediate Income Stream Annuities



#### Ok, What Does This Mean?

#### Where did Sons of Norway come from?

In 1895, Sons of Norway was formed as a fraternal benefit society in Minneapolis, Minnesota, to protect members' families from financial hardships. This objective still holds true today with the competitive life insurance and retirement products offered to members.

### What is a fraternal insurance company?

Fraternal insurance companies are not-for-profit membership groups that unite individuals with a common bond, empowering them to safeguard their families' financial security by offering life insurance and investment products.

# What makes fraternal insurance companies unique?

Fraternal insurance companies form some of the nation's most effective and efficient volunteer networks, delivering direct financial aid and community service to those who need it most.

## Do you need to be a member to purchase an insurance product?

Yes, but anyone can become a member by buying a Sons of Norway life insurance or retirement certificate. (A "certificate" is what would be called a "policy" at non-fraternal companies.)

### What are the benefits of becoming a member?

Sons of Norway offers its members a variety of benefits, including Viking magazine (the top-rated member benefit), the monthly E-Post newsletter, language lessons and cultural resources, as well as discounts on travel, clothing, food, entertainment, rental cars and more.

## Interested? Ask Your Agent About a Sons of Norway Product Today

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