

Annuity Sell Sheet For Use With Clients



	Flexible Premium Deferred Annuity	Single Premium Deferred Annuity	Single Premium Immediate Annuity	Bonus Annuity
Description	Flexible premium deferred annuity designed to accumulate funds for retirement	Single premium deferred annuity designed to accumulate funds for retirement	Single premium immediate annuity designed to make regular income payments	Single premium deferred annuity. Bonus determined by amount of premium.
Minimum Initial Premium	Qualified plans \$500 Non-Qualified Plans \$2,500	\$10,000	Per Illustration	\$10,000
Issue Ages	0-90	0-90	0-90	0-90
Guaranteed Minimum Interest Rate	1.15%	1.15%		1.15%
First Year Bonus Rate	1.0% on premiums above \$10,000	1.0% on premiums above \$10,000		4% to 8% Available
Surrender Charges	Year 1 8% Year 2 7% Year 3 6% Year 4 5% Year 5 4% Year 6 3% Year 7 2% Year 8 1% Thereafter 0%	Year 1 8% Year 2 7% Year 3 6% Year 4 4% Year 5 2% Thereafter 0%		Year 1 12% Year 8 4% Year 2 11% Year 9 2% Year 3 10% Year 10 1% Year 4 9% Thereafter 0% Year 5 8% Year 6 7% Year 7 5%
Free Withdrawals	- Up to 10% of account value each year starting year two (withdrawals not taken carry over to next year with a maximum of 50%) - Periodic withdrawals of earned interest starting year one -Required RMD are not subject to surrender charges from day one	- Up to 5% of account value each year starting year two - Required RMD are not subject to surrender charges starting day one		- Up to 10% of account value each year starting year two - Required RMD are not subject to surrender charges starting day one
Riders	Nursing Home Waiver of Surrender Charges (not available in MA, NJ or PA)	Nursing Home Waiver of Surrender Charges (not available in MA, NJ or PA)	None available	Nursing Home Waiver of Surrender Charges (not available in MA, NJ or PA)
Fees	No loads or fee are deducted			No loads or fee are deducted

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Ask your Agent for the benefits of owning a Sons of Norway annuity!

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| 1. Guaranteed Safety of Principal | 6. No Sales Charges |
| 2. Guaranteed Minimum Interest Rate | 7. No annual Service Fees |
| 3. Guaranteed Income for Life | 8. Penalty Free Withdrawals beginning after year one |
| 4. Competitive Interest Rates | 9. Penalty Free RMD Withdrawals for IRA's |
| 5. Tax Deferred Accumulations | 10. Safety and Security with our 125 years of Experience |

CURRENT 12 MONTH INTEREST RATES (09/01/2019)

FOR OUR SPDA

Deposit Amount	Current Interest Rate	1st Year Interest Bonus*	Total 1st Year Return
\$10,000 - \$24,999	2.35%	1.00%	= 3.35%
\$25,000 - \$49,999	2.60%	1.00%	= 3.60%
\$50,000 - \$99,999	2.70%	1.00%	= 3.70%
\$100,000 and over	2.75%	1.00%	= 3.75%

FOR OUR FPDA

Deposit Amount	Current Interest Rate	1st Year Interest Bonus*	Total 1st Year Return
\$2,000 - \$9,999	2.05%	0%	= 2.05%
\$10,000 - \$24,999	2.40%	1.00%	= 3.40%
\$25,000 - \$49,999	2.65%	1.00%	= 3.65%
\$50,000 - \$99,999	2.75%	1.00%	= 3.75%
\$100,000 and over	2.85%	1.00%	= 3.85%

Bonus Annuity

Deposit Amount	Guarantee One Year
\$10,000-99,999	2.05%
\$100,000 and over	2.25%

Premium Bonus at Issue

Premium Received	Current
\$10,000-49,999	4%
\$50,000-99,999	6%
\$100,000-249,999	7%
\$250,000-500,000	8%

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.