



Compensation Modification Addendum

The following modifies the Independent Agent Agreement (“IAA”) made between Sons of Norway, a Minnesota Fraternal Benefit Society (here after “Society”) and you, the Independent Agent.

Below is the updated commission schedule put forth by the modification addendum:

Life Products	Product	Year 1	Year 2	Year 3	Years 4-8	Years 9-10	Years 10+
	Whole Life	90%	4.5%	4.5%	4.5%	4.5%	1.85%
	Whole Life - Zero Refund	70%	4.5%	4.5%	4.5%	4.5%	1.85%
	Universal Life Target	90%	4.5%	4.5%	4.5%	4.5%	1.85%
	Universal Life Excess	4.5%	4.5%	4.5%	4.5%	4.5%	1.85%
	Single Prem Whole Life	10%					
	Guaranteed Issue Whole Life						
	Ages 0-75	50%	4%	4%	4%	4%	1.6%
	Ages 76-85	40%	1.35%	1.35%	1.35%	1.35%	1.35%
	Viking Voyager						
	\$10,000 Face	\$50					
	\$15,000 Face	\$75					
	\$25,000 Face	\$100					
	Term Insurance	Year 1	Year 2	Year 3	Years 4-10	Years 11-20	Years 21-30
	10 Year Term	50%					
	15 Year Term	55%					
	20 Year Term	60%	2.1%	2.1%	2.1%	2.1%	
	30 Year Term	70%	9%	7.5%	5.5%	1.5%	1.5%

Fixed Annuities	Product	Year 1	Year 2	Year 3	Years 4-8	Years 9-10	Years 10+
	SPIA	3.5%					
	Deferred Annuities - Ages 0-85						
	\$500 - \$99,999	3.5%	3.5%	3.5%	3.5%	1.5%	1.5%
	\$100,000 - \$199,999	4%	3.5%	3.5%	3.5%	1.5%	1.5%
	\$200,000+	4.5%	3.5%	3.5%	3.5%	1.5%	1.5%
	Deferred Annuities - Ages 86-90						
	\$500 - \$250,000*	3%	3%	3%	3%	1.5%	1.5%
		Age 0-65		Age 66-73		Age 74-90	
	Bonus Annuity		2%		1.5%		1%
	3 Year MYGA		N/A		N/A		N/A
	5 Year MYGA		N/A		N/A		N/A
	7 Year MYGA		N/A		N/A		N/A

*100,000 Max for Single Premium

No further action is required, but please retain a copy of this addendum for your records.