



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	100%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Whole Life - Zero Refund	80%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Universal Life Target	100%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Universal Life Excess	5%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Single Prem Whole Life	11.5%						
	Guaranteed Issue Whole Life							
	Ages 0-75	60%	5%	5%	5%	5%	2%	
	Ages 76-85	45%	1.75%	1.75%	1.75%	1.75%	1.75%	
	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	70%							
15 Year Term	75%							
20 Year Term	80%	2.5%	2.5%	2.5%	2.5%			
30 Year Term	90%	10%	8.5%	6.5%	2.5%	2.5%		

Fixed Annuities	Product	Year 1	Year 2	Year 3	Years 4-8	Years 9-10	Years 10+	
	SPIA	4%						
	Deferred Annuities - Ages 0-85							
	\$500 - \$99,999	4%	3.5%	3.5%	3.5%	1.5%	1.5%	
	\$100,000 - \$199,999	4.5%	3.5%	3.5%	3.5%	1.5%	1.5%	
	\$200,000+	5%	3.5%	3.5%	3.5%	1.5%	1.5%	
	Deferred Annuities - Ages 86-90							
	\$500 - \$250,000*	3.5%	3%	3%	3%	1.5%	1.5%	
			Age 0-65	Age 66-73	Age 74-90			
	Bonus Annuity		2.25%	1.75%	1.25%			
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.