

Annuity Sell Sheet



	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 \$2,000	\$10,000	Per Illustration	\$10,000
Issue Ages	0-90	0-90	0-90	0-90
Guaranteed Minimum Interest Rate	2.35%	2.35%		2.35%
First Year Rate Increase	1% on premiums above \$10,000	1% 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 2 11% Year 3 10% Year 4 9% Year 5 8% Year 6 7% Year 7 5% Year 8 4% Year 9 2% Year 10 1% Thereafter 0%
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 fees are deducted			

Annuity Sell Sheet



Owning a Sons of Norway Annuity could provide you with the following benefits:

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|-------------------------------------|--|
| 1. Safety of Principal | 6. No Sales Charges |
| 2. Guaranteed Minimum Interest Rate | 7. No Annual Service Fees |
| 3. 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 128 years of Experience |

12 MONTH INTEREST RATES EFFECTIVE: 7/1/2023

FOR OUR FPDA				FOR OUR SPDA				Bonus Annuity	
Deposit Amount	Current Interest Rate	1st Year Rate Increase	Total 1st Year Return	Deposit Amount	Current Interest Rate	1st Year Rate Increase	Total 1st Year Return	Deposit Amount	Guarantee One Year
\$2,000 - \$9,999	2.35%	0%	= 2.35%					\$10,000 and over	2.35%
\$10,000 - \$24,999	2.40%	1%	= 3.40%	\$10,000 - \$24,999	2.35%	1%	= 3.35%	Premium Bonus at Issue	
\$25,000 - \$49,999	2.65%	1%	= 3.65%	\$25,000 - \$49,999	2.60%	1%	= 3.60%	Deposit Amount	Current
\$50,000 - \$99,999	2.75%	1%	= 3.75%	\$50,000 - \$99,999	2.70%	1%	= 3.70%	\$10,000-49,999	4%
\$100,000 and over	2.85%	1%	= 3.85%	\$100,000 and over	2.75%	1%	= 3.75%	\$50,000-99,999	6%
								\$100,000-249,999	7%
								\$250,000-500,000	8%

*Current interest rates are not guaranteed and could go up or down. However, the current interest rate can never go below the guaranteed minimum rate as stated in your contract.

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 59^{1/2}.

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Form Numbers: ICC11 FPA12 / ICC11 FPA12B, FPA12 AZ / FPA12B AZ, FPA12 CA / FPA12B CA, FPA12 CT / FPA12B CT, FPA12 / FPA12B, FPA12 FL13 / FPA12B FL13, FPA12 MT / FPA12B MT, FPA12 NY / FPA12B NY

ICC10 SPDA10, SPDA10 AZ, SPDA10 CA, SPDA10 CT, SPDA10, SPDA10 FL, SPDA10 MT, SPDA10 NV, SPDA10 NY, SPDA10 OR

Application Numbers: APP - FPA-200, APP - FPA-200 (AZ), APP - FPA-200 DC, APP - FPA-200 (FL), APP - FPA-200 (MO), APP - FPA-200B, APP - FPA-200 (NJ), APP - FPA-200 (NC), APP - FPA-200 (OH), APP - FPA-200 (NC), APP - FPA-200

APP - FPA-200, APP - FPA-200 (AZ), APP - FPA-200 DC, APP - FPA-200 (FL), APP - FPA-200A

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