

In the event of a **RATE DECREASE**, our annuity rate lock guidelines allow new contracts to receive the previous higher rate by following the instructions below within the allowed timeframe.

Applications with full premium payment:

1. Applications must be signed and dated **prior** to the date of the rate adjustment.
2. All premiums and paperwork must be received in good order no later than 30 calendar days from the application signed date.

Applications with transfer or 1035 exchange funds:

1. Applications must be signed and dated **prior** to the date of the rate adjustment.
2. Application, transfer paperwork, and state replacement forms must be received in good order no later than 30 calendar days from the application signed date.
3. Premiums must be received no later than 60 days from the application signed date.

In the event of a **RATE INCREASE**, our annuity rate lock allows new contracts to receive the higher rate by following the instructions below within the allowed timeframe.

Applications with full premium payment:

1. Applications must be signed and dated **on or after the date** of the rate adjustment.
2. All premiums and paperwork must be received in good order no later than 30 calendar days from the application signed date.

Applications with transfer or 1035 exchange funds:

1. Applications must be signed and dated **on or after the date** of the rate adjustment. Application, transfer paperwork, and state replacement forms must be received in good order no later than 30 calendar days from the application signed date.
2. Premiums must be received no later than 60 days from the application signed date.

If premiums are received outside of the calendar day periods described above, the policy will be issued with the rate in effect on the date of the last premium received.

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. ¹Riders may not be available in all states, some require additional premium. This material is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, accounting, or investment advice. It is not, and should not be regarded as, investment advice or as a recommendation regarding a course of action. Sons of Norway did not consider any individual's circumstances in preparing this information. Clients should seek advice from their tax, legal, and accounting professionals in addition to consulting with a financial professional.