

# PROTECTING THEIR HOPES AND DREAMS



## Whole Life Insurance designed to last a lifetime

Deciding how to protect your family and loved ones is very important. There are so many types of life insurance to choose from. If you are considering permanent coverage, Sons of Norway has options designed for you. Whole life insurance provides coverage for your entire life with level premiums and a guaranteed death benefit.

Your whole life policy will give you protection for your entire life. Your premiums will not change regardless of your health and your policy will build cash value.

The cash value is guaranteed and will increase each year. Should you need funds for college or another expense, you will be able to take a loan from your cash value.<sup>1</sup>

## Lasting value for your lifetime

Maybe your children are dreaming of their college experience or moving on to lives of their own and your retirement is not that far away.

Or perhaps you're just starting a family and thinking about all the obligations that come with it.

No matter what stage of life you are enjoying, Sons of Norway has the insurance products that allow you to handle your financial concerns regarding your loved ones. We have the answer to protect your family's financial future if something would prevent you from being there to provide for them.

This whole life coverage will provide you with strong guaranteed insurance coverage with affordable premiums. While nothing can ever replace you, you can take steps to ease the financial burden of an untimely loss.

<sup>1</sup> Like any loan, interest will be charged. An outstanding loan will reduce the death benefit if not repaid in full or the cash value if the certificate is surrendered for cash. Additionally, an outstanding loan could potentially terminate the certificate if the principal plus accrued interest equals or exceeds the cash value of the certificate. Tax penalties may apply.

<sup>2</sup> All distributions from a MEC (including loans) are taxable as income at the time the funds are received by the taxpayer. Distributions are taxable as income first, and recovery of basis (Premiums Paid) second.

## Whole Life insurance is right for those who:

- Couples just starting to plan for a family together
- Young families who want to ensure their family's quality of life if they are not there to provide for them
- Parents who understand the value in protecting their child's insurability
- Those who have accumulated a nest egg for retirement and wish to protect it





## Lifetime protection with guarantees

Customize your policy by using the rider options that fit your personal need. <sup>1</sup>

- Waiver of premium; will waive your premium payments if you are totally disabled for six months prior to age 60
- Accidental death benefit; provides additional death benefit if you die from an accident before you turn 65 years old <sup>2</sup>
- Guaranteed purchase option; this rider allows you the option to purchase additional insurance without underwriting at specific points in time
- Terminal Illness riders; By adding an accelerated benefit rider to your policy you will have access to a portion of your death benefit in the event of either a terminal illness <sup>3</sup>
- Children's Insurance rider; provides level term insurance on your children under age 18 and will cover them until they turn 22 years old

<sup>1</sup>Riders may not be available in all states; some require additional premium

<sup>2</sup> Not to exceed the face amount of the base policy or exceed \$200,000

<sup>3</sup> Receipt of accelerated death benefits may be taxable or may affect the owner's eligibility for benefits under state or federal law.



**SONS of  
NORWAY**

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Sons of Norway is a financial services organization offering our members financial products that help provide real peace of mind. A portion of the revenues from these products is invested back into the organization and local lodges to support our shared heritage and values.

Members of Sons of Norway receive valuable member benefits, such as *Viking* magazine and access to discounts on a wide spectrum of products and services from local and national retailers.

*Member benefits are non-contractual and subject to change without notice.*

## SONS OF NORWAY PRODUCTS

### Life Insurance

- Whole Life Insurance
- Term Life Insurance

### Annuities

- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Deferred Annuity (SPDA)
- Single Premium Immediate Annuity (SPIA)
- Multi-Year Guaranteed Annuity (MYGA)

Sons of Norway, 1455 West Lake Street, Minneapolis, MN, offers financial products, limited to life insurance policies and annuity contracts. Life insurance products are issued and guaranteed by Sons of Norway. Guarantees are based on the claims-paying ability of the company. Product approval and features may vary and may not be available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability, and residency requirements. Sons of Norway does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.