



SONS of NORWAY

Celebrating 130 Years

1895-2025

130 Years of Protecting Families





LIAM: Life Insurance Awareness Month!

- We are on a mission to educate more members about the importance of Life Insurance
- September has been recognized as Life Insurance awareness month since 1994, formed by a nonprofit of industry leaders
- They recognized the need to provide more people with educational information about life insurance and related products

Who Are We?

- Founded by 18 Norwegian immigrants
- Pooled their resources to guard against hardships
- Evolved into the Fraternal Insurance Company we are today





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Why Work With Fraternal?

- Member-Focused
- Community Outreach and Education
- Scholarships
- Humanitarian Grants
- Philanthropic promotions and donations
- Fellowship
- Discount Programs





Are Families Prepared for the Unexpected?

20% of US adults don't have some type of life insurance

41% of US adults feel that they don't have
enough life insurance coverage

44% of US households would feel
financial hardship within 6 months



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Industry Overview

Why do people purchase Fraternal insurance products?



85%
cover burial
and final
expenses



67%
help replace
lost income
of a wage
earner



52%
supplement
retirement
income



63%
transfer wealth
or leave an
inheritance



54%
help pay off
mortgage



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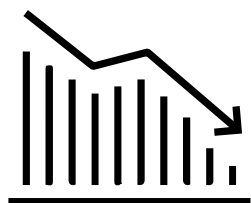
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Philosophy

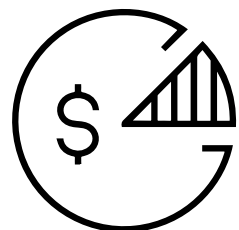
Our Philosophy Remains...

**“We secure our members’ financial well-being
regardless of where they are in life.”**

How Do We Look At Our Products?

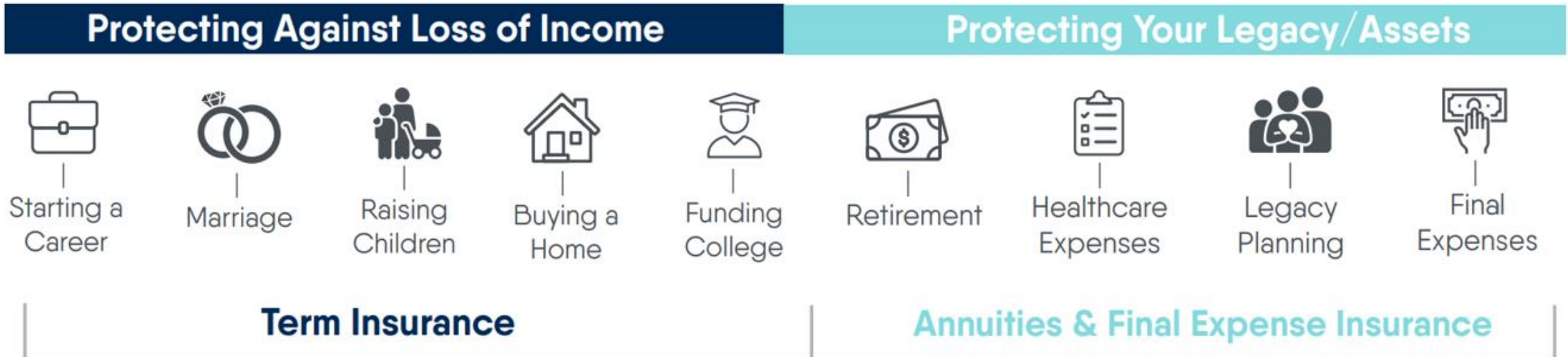


Protecting Against Loss of Income



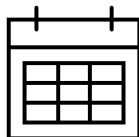
Protecting Your Legacy/Assets

Financial Journey



Choosing the Right Protection

Term Life Insurance



Protection for a limited time span



Provides a large amount of coverage for an affordable premium



Best used for meeting short-term or specific financial goals

Choosing the Right Protection

Permanent Life Insurance



Protection for the insured's lifetime,
regardless of length



Provides an opportunity for cash
value growth on a tax-deferred basis



Best used for long-term financial planning
and covering final expense concerns



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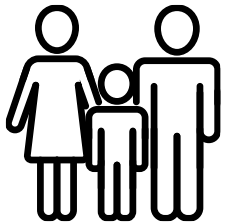
Product Overview

What Sons of Norway Offers

Term Products

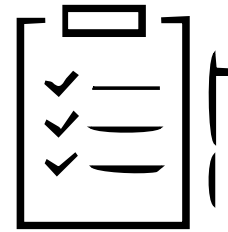


10, 15, 20, & 30 Year
Term

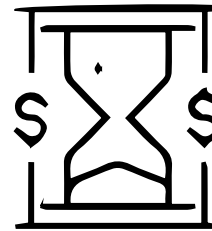


Juvenile Term
(Viking Voyager)

Permanent Products



Whole Life (Including
Zero Refunds)

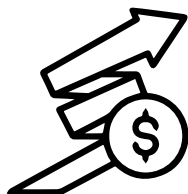


Final Expense Product
(LegacySure)

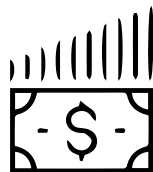
Term Life Insurance



Available Terms: 10, 15, 20 & 30

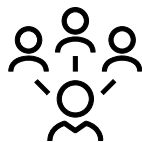


Convertible to permanent insurance: Your clients can decide at a later date to keep their insurance beyond the selected term.



This may be in addition to the permanent coverage they currently have.

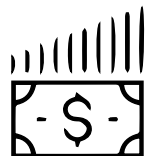
Juvenile Term (Viking Voyager)



Clients ages 0-17

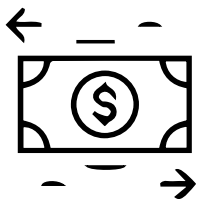


Your client sees the value in protecting the insurability of their children while they are young and healthy

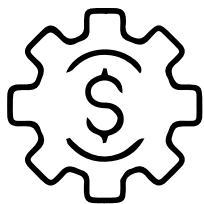


May convert to any available permanent insurance, up to three times the amount of current coverage

Whole Life (participating and nonparticipating)



Refund to members (dividends) for participating only



Valuable Riders Available

- Child Rider
- Waiver of Premium
- Chronic Illness

Annuity Product Offerings



Single Premium Immediate Annuity (SPIA)



Single Premium Deferred Annuity (SPDA)



Flexible Premium Deferred Annuity (FPDA)



Bonus Annuity



MYGA – Multi-Year Guaranteed Annuity

Thank You!

