



**SONS of
NORWAY**



Do You Have Any Dormant Money Or Money You Want To Diversify & Protect?

An Annuity is an investment designed to protect you from market risk while offering a guaranteed rate of return. An Annuity is a contract between you and an insurance company. Annuities provide several options: you can let your money grow with interest, access free withdrawals, or take systematic payments over a set number of years. There are even lifetime payment options. Annuities offer many advantages:

- Tax Deferral
- Protection from Market Risk
- Diversification
- Guaranteed Interest Rate
- Access to Penalty-Free Withdrawals of 10% a year (some restrictions apply)

With the right annuity, Sons of Norway can help you reach your long-term financial goals.

FPDA (Flexible Premium Deferred Annuity) & SPDA (Single Premium Deferred Annuity)		
Current Interest Rate	First Year Interest Rate	Total First Year Return
3.75%	1.0%	= 4.75%

1% bonus on premiums above \$10,000 for FPDA, no bonus if initial premium is under \$10,000 on FPDA

Bonus – 3.75% With bonus of 4% to 8% first year depending on premium deposit / \$250k+ premium = 11.75% first year yield!

Guaranteed minimum interest rate: 2.7%

For more information, contact Sons of Norway Sales at 1-800-945-8851

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. This information is not intended as a recommendation of a specific certificate or investment strategy, rather, it is intended to be general and informational in nature. Sons of Norway does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.