



## 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
4.0%	1.0%	= 5.0%

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

Bonus – 4.0%

With bonus of 4% to 8% first year depending on premium deposit / \$250k+ premium = 12.0% first year yield!

Guaranteed minimum interest rate: 2.55%

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

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