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Issue 43

the **ADVISOR**

GUIDING YOUR INSURANCE PLAN, PROVIDING PEACE OF MIND

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GUIDING YOUR INSURANCE PLAN, PROVIDING PEACE OF MIND

IS A SECURE FINANCIAL FUTURE WITHIN YOUR REACH ?

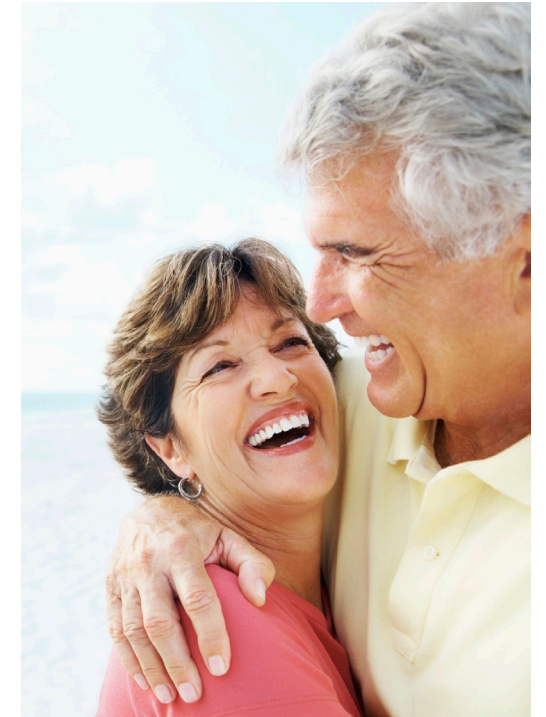
Peace of mind: That is what Sons of Norway's financial products provide to you, our members. Our Financial Benefits Counselors (FBCs) are ready to listen to your concerns and help you plan a sound financial future for you and your family.

Take a moment to imagine you are sitting with your FBC, and she shares the following thoughts about financial security. See if it makes sense, and perhaps inspires you to think about your insurance program and needs. Security - real financial security - depends upon just one thing: income. Income can come from only three sources:

1. You at work
2. Your dollars at work
3. Relatives, friends or charity

You are your main source of income, but someday, because of death, disability, or desire, you at work will be taken out of the picture.

When you die your earnings stop, and your family's income stops. When you become disabled because of an accident,



illness, or just plain old age, you can't work and earn an income for yourself or your family.

And someday you'll want to quit working. You don't plan to work all your life, do you? When you retire, you at work will be taken out of the picture! Let's eliminate relatives, friends or charity. You don't want to depend upon those sources for yourself or your family. Isn't that true?

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**Products from other insurance carriers offered by your Sons of Norway Financial Benefits Counselor.

*These products may not be available in all states.

- | | |
|--|---|
| <input type="checkbox"/> IRA's - Traditional and ROTH | <input type="checkbox"/> Complimentary Financial Review |
| <input type="checkbox"/> Child or Grandchild Plans | <input type="checkbox"/> Preserving My Estate |
| <input type="checkbox"/> Level Term Life Insurance | <input type="checkbox"/> Saving For Retirement |
| <input type="checkbox"/> 401K Rollover | <input type="checkbox"/> Pension Maximization Plan |
| <input type="checkbox"/> Chronic Illness Accelerated Benefit Rider | <input type="checkbox"/> Universal Life Insurance |
| <input type="checkbox"/> Medicare Supplement** | <input type="checkbox"/> Immediate Annuities |
| | <input type="checkbox"/> Whole Life |
| | <input type="checkbox"/> Single Premium Whole Life |
| | <input type="checkbox"/> Tax-deferred Annuities |

Member #1234567

to help me achieve my financial goals

YES! Please send me more information on the following products

- Is a Secure Financial Future Within Your Reach?
- Caring and Sharing with Sons of Norway
- A Message from Your International President
- Advisor Answers

in this issue

Also in This Issue

- Caring and Sharing with Sons of Norway
- A Message from Your International President
- Advisor Answers

Is a Secure Financial Future Within Your Reach?

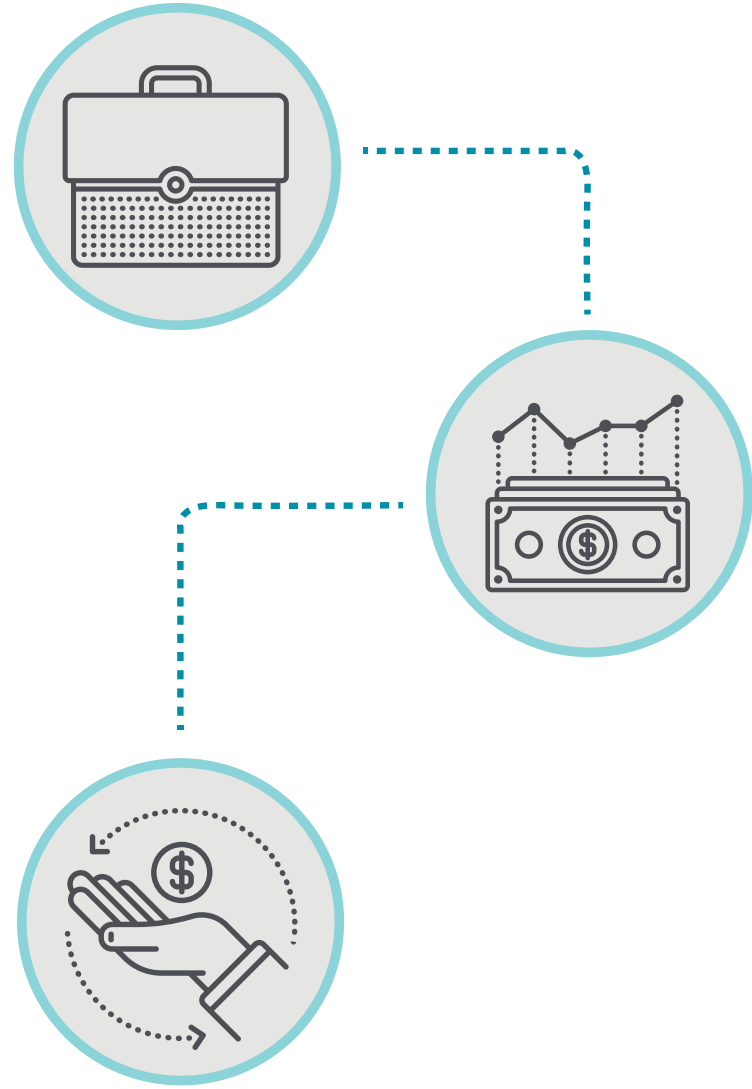
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So you can see that someday the only source of income that you will have, or your family will have, is dollars at work! The need that we all have, and that you have, is to have enough dollars at work to provide an income when death, disability, or desire takes you at work out of the picture.

The secret for attaining financial security is having enough dollars at work. Do you currently have, or will you eventually have enough dollars at work? Now that you've imagined a conversation with an FBC, are you ready to think more about planning for a secure future? I have found that a huge percentage of people don't have enough dollars working for them today, to provide what they will need in the future. To find out how many dollars you and your family need, please contact the FBC pictured on the cover of this newsletter.

I'll end with this saying, "If it is to be, it is up to me." Our FBCs and the products Sons of Norway has to offer can generate dollars and peace of mind for you, but it's up to you to decide when you'll take that first step. We would like to help.

- Leonard Carlson, Director of Agencies



A Message from Your International President



Dear Members,
Leonard Carlson, Director of Agencies, knows of what he speaks when he says that FBCs and Sons of Norway's financial products can "... generate dollars and peace of mind for you ... We would like to help."

We are fortunate to have Len at the helm of our agencies, informing our members of how to plan their financial security, educating and supporting our legion of FBCs based across the country and, along with our can-do customer service staff, maintaining the strong service ethic that exemplifies our Sons of Norway mission.

Take to heart Len's declaration – "We would like to help" – along with his 23 years of experience at Sons of Norway, and be assured that when you contact your FBC you will indeed be assisted on your journey toward financial security and peace of mind.

Enjoy the golden days of Autumn!

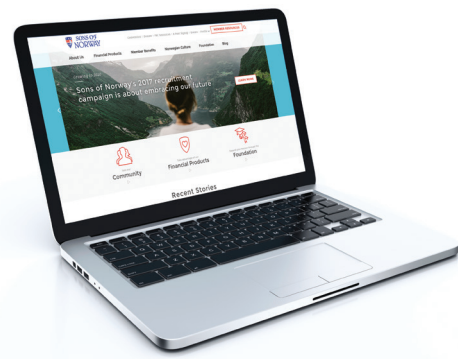
International President
Sons of Norway

Current 12 Month Interest Rates

Single Premium Deferred Annuity				Flexible Premium Deferred Annuity			
Deposit Amount	Current Interest Rate	1 st Year Interest Bonus*	Total 1 st Year Return	Deposit Amount	Current Interest Rate	1 st Year Interest Bonus*	Total 1 st Year Return
\$10,000 - \$24,999	1.85%	.70%	= 2.55%*	\$2,000 - \$9,999	1.60%	0%	= 1.60%
\$25,000 - \$49,999	2.00%	.70%	= 2.70%*	\$10,000 - \$24,999	1.90%	.70%	= 2.60%*
\$50,000 - \$99,999	2.10%	.70%	= 2.80%*	\$25,000 - \$49,999	2.05%	.70%	= 2.75%*
\$100,000 and over	2.15%	.70%	= 2.85%*	\$50,000 - \$99,999	2.15%	.70%	= 2.85%*
				\$100,000 and over	2.25%	.70%	= 2.95%*

* These rates include a .70% first year bonus. Guaranteed Minimum Interest Rate: 1.00%

Interest rates as of 10/01/16 and are subject to change. New contracts only.



Learn more about our financial products at sonsofnorway.com



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Caring and Sharing with Sons of Norway

Did you know that your investment in your future financial health has far reaching, positive effects? This graphic demonstrates how purchasing our life insurance and annuity products makes that happen!

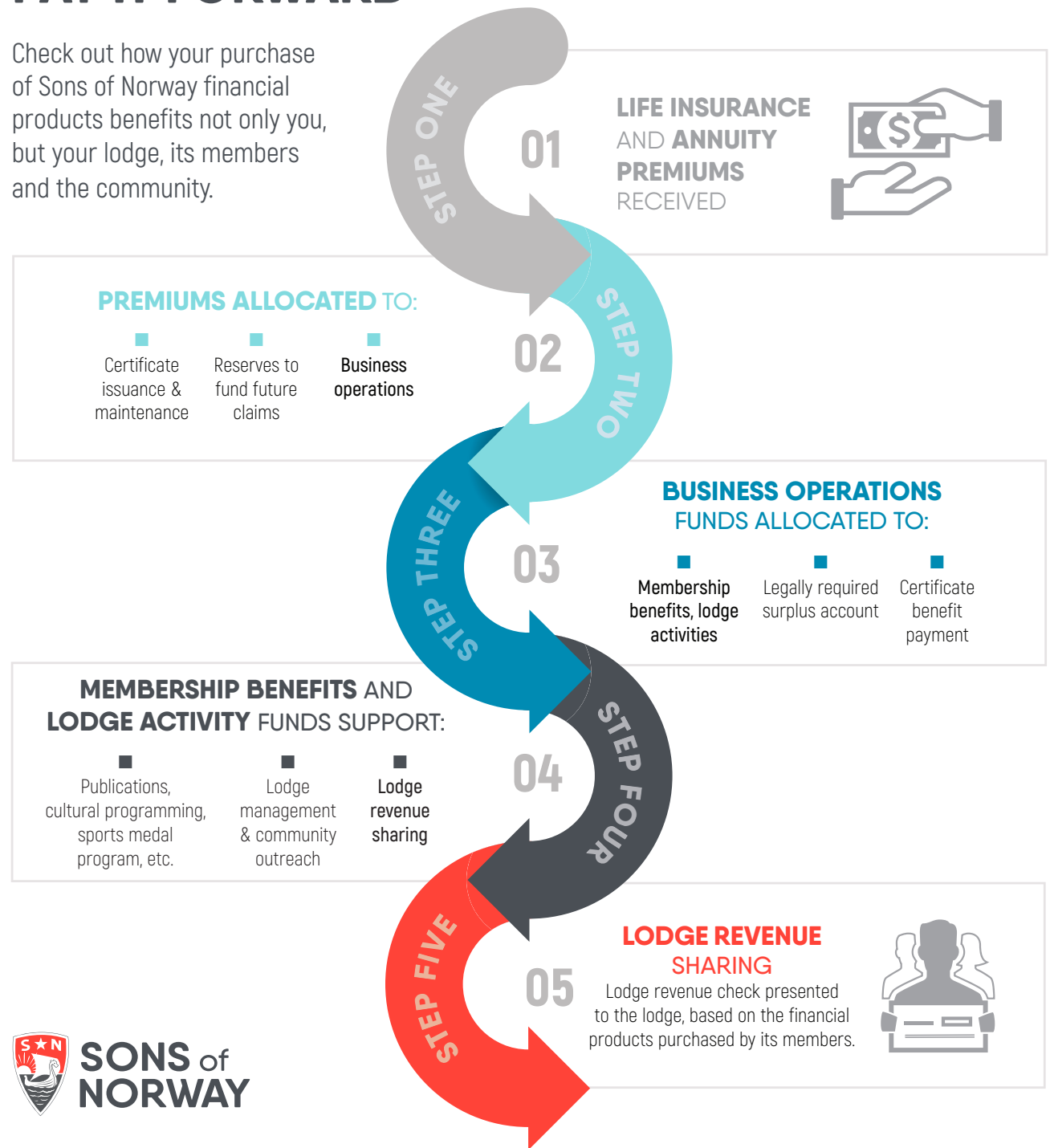
Putting revenue sharing to work



Last year, Fedrelandet Lodge in Petersburg, Alaska, received a revenue sharing check of \$2,400, which they used toward lighting renovations in their main hall and parking lot, providing a warm and welcoming environment for current and potential members. Also due to the renovations, the lodge has accrued savings on its yearly utility bill, reducing the cost of operations.

NORDICS PAY IT FORWARD

Check out how your purchase of Sons of Norway financial products benefits not only you, but your lodge, its members and the community.



For more information on our financial products, please call 1-800-945-8851 or email us at peaceofmind@sofn.com.
Minneapolis, MN

#30 8/17

What needs does your lodge or community have that a revenue check could help cover? Spread the word that "Nordics Pay it Forward" is a great way to make a difference! For more information, contact your Financial Benefits Counselor or visit www.sonsofnorway.com.

Q. *A member from Washington asks, “I, along with many other members, own term insurance. When is it time to choose a permanent life insurance plan?”*

A. *Good question! Let’s take a look at some of the factors when making that decision.*

First, let’s cover a few basics. Many people buy a term policy when they first buy life insurance. And while that may be a good first step, we all know circumstances can change and that the time may come to convert to a permanent policy.

The ability to replace lost income in the event of a premature death is the basic reason a person buys life insurance, whether it’s term or permanent. However, there are some basic differences. Term insurance has a lower premium initially and offers coverage for a period of time, but when that time expires you must either reapply for more term insurance (if you are young enough) or convert to a permanent plan. A permanent plan has a higher premium, but will build cash value and pay dividends while maintaining a level plan.

You might want to think of term insurance like renting a house, because term insurance is for a limited period of time and there is no equity to build. However, with permanent insurance you own your insurance policy while building up equity, just as you do when you own a home.

Here are some things to keep in mind when converting from a term plan to a permanent plan:

❶ As mentioned before, the premiums for a permanent plan are higher, will build equity and the premiums will not increase. In fact, if you need some premium relief, the premiums can be



paid for from the dividends of your policy. On the other hand, if you decide to keep your term insurance, there is a good chance you will outlive it, and you’ll have paid premiums all those years, have no cash value to show for it and you would be without coverage.

❷ An important thing to know when converting to a permanent plan is that no medical exam is required. You are guaranteed to get the same amount of death benefit as your term coverage would have provided.

❸ Finally, remember that when you buy life insurance you should plan to own it for your entire life, not just a period 10, 15, or 20 years. By doing so, you will have an income to protect to pass on to a loved one. Also, while the cash value builds up, you also have another source for income in retirement.

For more information on this topic, contact the FBC featured on the front cover of this Advisor.

—Leonard Carlson, Director of Agencies

Ask yourself these questions if you’re wondering if you’ll have future income you can count on.

- 1) When the market goes down, some people make money and some people lose money. Which one do you want to be?
- 2) Where will your income come from when your paychecks stop?
- 3) Are you tired of having nothing you can count on for income? Markets go up and down; interest goes up and down. What’s your strategy for leveling out your income?
- 4) Everyone likes Social Security. (You can count on a check every month, right?) Would you like more checks like that?
- 5) Would you rather have a chance to be rich or a guarantee you will never be poor?
- 6) How did you arrive at the amount of life insurance you currently have? Is that amount still valid based on current income and debts?
- 7) Do you want your life insurance to be in effect when you die? That’s the gamble you take if you just own term insurance.
- 8) If you had a way by which you could continue your income, even if your money was gone, would you like to know more about that?
- 9) Good health buys life insurance. Doesn’t it make sense to purchase your life insurance when you’re younger and healthier?

If you’d like answers to any of these questions, please reach out to the FBC noted on the front cover of this issue.