



Independent Agent's Agreement Addendum

The following modifies the Independent Agent Agreement ("IAA") made between Sons of Norway, a Minnesota Fraternal Benefit Society (here after "Society") and the Independent Agent (here after "IA").

Compensation Policy

To remove all doubt and add clarity to section 8, "Compensation", of the of the IAA, the IAA will repay, immediately upon demand of the Society, any debt due the Society including overpayment of commissions due to clerical error, premium payments not honored, advances to the IAA against compensation, which would include annualization of commissions that are not recoverable solely from commissions or other compensation, or any other debt.

Payments After Termination Policy

To remove all doubt and add clarity to section 9, "Payments after Termination", of the of the IAA, the IAA's right to current first year commissions shall be fully vested. Following termination of this Agreement has been in force at least five years and the agent is associated with the certificate. Any such renewals are payable as specifically set forth in the Agreement, and the attached Schedule(s). The IAA shall not have any right to renewals without active licensure or after the Agreement terminates.

Agent Non-Renewal Policy

To remove all doubt and add clarity to section 10, "Termination & Non-Renewal", of the IAA, the Society reserves the right to not renew the appointment of any IA that does not produce new business, in any jurisdiction, in a rolling 6-month period.

Your IAA with the Society does remain in place and the IA can be reappointed in a "just-in-time" manner, if allowed by the appointing jurisdiction. The society may re-verify your state license prior to activating your appointment.

Going forward, the Society will send written notification of the non-renewal in compliance of the jurisdiction's notification guidelines, with a minimum of 30 days' notice; however, **this notification serves as notice to those already outside of the aforementioned policy.**

None of the other terms of your Independent Agent Agreement are modified by this addendum; modification of terms is limited to those items expressly stated above.



SONS OF NORWAY

By *Christopher H Pinkerton*

Chief Executive Officer