



Appointment Only Agreement Addendum

The following modifies the Appointment Only Agent Agreement (“LOA”) made between Sons of Norway, a Minnesota Fraternal Benefit Society (here after “Society”) and the Appointment/Licensed Only Agent (here after “LOA”).

Agent Non-Renewal Policy

To remove all doubt and add clarity to Section 8, “Agreement”, of the LOA, the Society reserves the right to not renew the appointment of any Agent that does not produce new business, in any jurisdiction, in a rolling 6-month period.

Your LOA 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 will 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.**

To further add clarity to Section 8, “Agreement”, of the LOA, the LOA further agrees to abide by all Duties and Responsibilities as out lined in the Independent Agent Agreement “IAA”. A copy of the IAA is available upon request.

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

SONS OF NORWAY

By 

Chief Executive Officer