

As a fraternal life insurance company, an individual must be a member of Sons of Norway to purchase an insurance product. Membership is required for both the owner and the insured, if different. Any additional dues will be added to the first premium.

## How Membership Dues Work

Membership is included with all products except Annuities and Term.

If the proposed insured is different from the proposed owner, an additional membership fee will be collected on the insured.

- **Same address: Central lodge \$18/Local Lodge \$47.50**
  - When they live at the same address they qualify for "Family Membership", the premium only covers half, and the insured is to pay the remainder.
- **Different address: Central Lodge \$24/Local Lodge \$60**
  - They do not qualify for family membership and must purchase their own individual membership.

Third party payors are not required to have a membership with Sons of Norway.