

Membership Dues:

- Membership is included in the premium with all products except Annuities and Term.
- If the insured and the owner are the same, no additional dues are required.
- To alleviate confusion, we now have one flat fee of \$24.
- If the insured and the owner are different, an additional \$24 membership fee will need to be collected with the first month's premium.
- The membership fee is only due at issue, and you do not need to remain an active member to keep the policy in force.

Payors are not required to have a membership with Sons of Norway.