



# Who are the Sons of Norway?

Sons of Norway is a fraternal insurance company that offers life insurance and annuity products to its members.

## What Does Sons of Norway Offer?



**Guaranteed Coverage  
Life Insurance**



**Bonus  
Annuities**



**Dividend Paying  
Whole Life Insurance**



**Income Deferred  
Annuities**



**Low Cost  
Term Insurance**



**Immediate Income  
Stream Annuities**



**Flexible Premium  
Universal Life Insurance**

## Ok, What Does This Mean?

### Where did Sons of Norway come from?

In 1895, Sons of Norway was formed as a fraternal benefit society in Minneapolis, Minnesota, to protect members' families from financial hardships. This objective still holds true today with the competitive life insurance and retirement products offered to members.

### What is a fraternal insurance company?

Fraternal insurance companies are not-for-profit membership groups that unite individuals with a common bond, empowering them to safeguard their families' financial security by offering life insurance and investment products.

### What makes fraternal insurance companies unique?

Fraternal insurance companies form some of the nation's most effective and efficient volunteer networks, delivering direct financial aid and community service to those who need it most.

### Do you need to be a member to purchase an insurance product?

Yes, with most of our products you automatically become a member, and for those that don't, it is just a small annual fee.

### What are the benefits of becoming a member?

Sons of Norway offers members access to a variety of benefits including *Viking* magazine (the top-rated member benefit), monthly E-Post digital newsletter, language lessons and cultural resources, plus discounts on travel, clothing, food, entertainment, rental cars and more—all conveniently available online.

## Interested? Ask Your Agent About a Sons of Norway Product Today

Sons of Norway, 1455 West Lake Street, Minneapolis, MN, offers financial products, but not all products are available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability and residency requirements. This information is not intended as a recommendation of a specific certificate or investment strategy, rather, it is intended to be general and informational in nature. Speak with an Insurance Professional/Agent to discuss your specific financial goals and insurance needs. Any distributions are subject to ordinary income and tax if taken prior to age 59 1/2, a 10% federal additional tax. All guarantees are backed by the claims-paying ability of the issuing company.