

# Field Marketing and Underwriting Guide

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## Our Mission

The mission of Sons of Norway is to promote and to preserve the heritage and culture of Norway, to celebrate our relationship with other Nordic countries and to provide quality insurance and financial products to its members.

## Welcome to Sons of Norway!

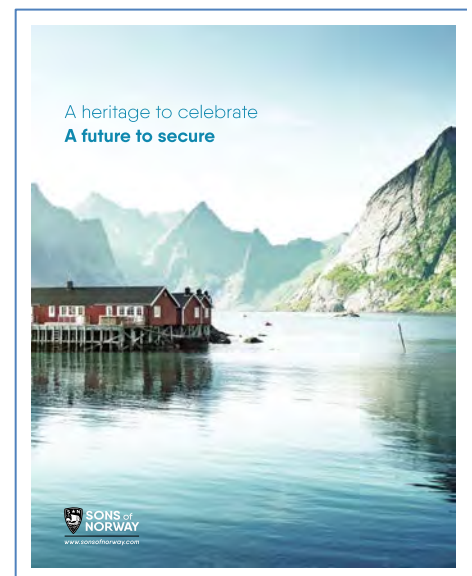
We are glad you have joined our distribution team and look forward to earning your business! We hope you will find this guide helpful and easy to use. If you have any questions never hesitate to call us (800) 945-8851

Sons of Norway, a financial services and international cultural organization headquartered in Minneapolis, began with shared values and a simple promise of financial security when like-minded people came together to protect their families, celebrate their culture and strengthen their community.

For more than 120 years, we've lived our mission to promote and preserve the heritage and culture of Norway, celebrate our relationships with other Nordic countries and provide quality insurance and financial products to our members. Now 50,000 members strong, we play an active role in communities throughout North America and Norway.

Sincerely,

Chris Pinkerton  
Sons of Norway Member and CEO



Contact Information (833) 707-0012 opt 1

Fax (612) 827-0658

[www.sonsofnorway.com](http://www.sonsofnorway.com)

Sales Support  
Licensing and  
Contracting Customer  
Service  
New Business  
Underwriting

## To Submit an application

*By Mail, UPS, Fed-ex or priority*

Sons of Norway  
New Business  
1455 West Lake Street  
Minneapolis, MN  
55408-2666

*By Email*

Use Leapfile  
Instructions on page 25-27

*By Fax*

(612) 767-1961

## Agent Support Services

Agent Resources - for all forms and tools needed

[https://www.sofn.com/agent\\_resources/](https://www.sofn.com/agent_resources/)

Watch for your agent e-newsletter

*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.*

## Doing Business with Sons of Norway

**Personalized Service and Support** – With Sons of Norway you are not an agent number. When you call 800-945-8851 you will be greeted by a real person who wants to help answer your question.

### **Expert Sales Support** –

We can help you:

- Learn about our products
- Understand the features that fit your clients' needs
- Illustration and sales tools support
- Find what you need on the website and order materials
- Order marketing materials to support the sale at no cost to you

### **Underwriting and New Business** –

Assisting you in placing the business:

- Personal and direct access to your underwriter
- Pending business reports at your fingertips
- Electronic application available for all products
- Simplified and guaranteed underwriting available

## Getting Contracted with Sons of Norway -

Our contracting and licensing department will create a personal package for you to ensure the necessary paperwork is clear and easy to complete. Included in this package will be your application for your Sons of Norway Membership. We want to ensure you are ready to do business as well as enjoy your valuable member benefits.

### **Agent website access**

[www.sofn.com/fbc\\_resources](http://www.sofn.com/fbc_resources)

One stop for all the tools and materials you need to be successful. You can access materials, applications, information on state availability as well as 24/7 training. All of the product profiles, forms and questionnaires are ready to download and use.

### **Illustrating Sons of Norway products**

[www.lifebase.com/SON/login](http://www.lifebase.com/SON/login)

Illustrations are available through “lifebase.com” and can be accessed anytime you need. You can also create revised illustrations when needed. Products that need a signed illustration will be noted in the system. They include; all whole life products, universal life, single premium whole life and annuities.

### **Submitting an application**

Application can be submitted via mail, e-application, e-mail or fax to our new business team.

### **New Business process**

Once we receive the application the case will be set up and assigned a policy number for ease of tracking. The new business team will determine requirements and get the process started.

You will receive a new business pending report via e-mail every week. If you need an update between reports our new business team is happy to help.

## Products at a Glance

|                             | Whole Life – Par   | Whole Life – Non-par  | Single Premium WL   |
|-----------------------------|--|---|---|
| <b>Description</b>          | Whole life product - premium payment product with guaranteed death benefit and cash values. A non-guaranteed refund in the form of a dividend is also paid.  | Whole life product - premium payment product with guaranteed death benefit and cash values. Refunds in the form of dividends are not paid with this contract.   | Single premium whole life product with a guaranteed fixed single premium, death benefit and cash values. A non-guaranteed refund in the form of a dividend is also paid.                      |
| <b>Issue ages</b>           | 0-85   |   |   |
| <b>Maturity age</b>         | 121  |   |   |
| <b>Minimum Face Amounts</b> | \$50,001   |   | \$50,001  |
| <b>Minimum Premium</b>      | \$120 annually at issue without riders   |   | \$2,000   |
| <b>Premium modes</b>        | Annual, semi-annual, quarterly and AWP   |   | Single Premium payment  |
| <b>Premium Bands</b>        | Band 1 \$50,001- \$99,000<br>Band 2 \$100,000 & higher   |   | Band 1 \$50,001- \$99,999<br>Band 2 \$100,000 & higher  |
| <b>Underwriting</b>         | Traditional Underwriting   |   |   |
| <b>Underwriting classes</b> | <ul style="list-style-type: none"> <li>• Super Select Non-Tobacco (Z)</li> <li>• Select Non-Tobacco (X)</li> <li>• Standard Non-Tobacco (P)</li> <li>• Tobacco (S)</li> <li>• Juvenile (issue ages 0-17) (S)</li> </ul>  |   |   |
| <b>Riders</b>               | <ul style="list-style-type: none"> <li>• Children’s Insurance Rider – available at issue</li> <li>• Guaranteed Purchase Option</li> <li>• Waiver of Premium</li> <li>• Accidental Death Benefit</li> <li>• Terminal Illness Accelerated Benefit (not available in NY)</li> <li>• Chronic Illness Accelerated Benefit (not available in CA, DC or NY)</li> <li>• Paid Up Additions Rider</li> </ul> | <ul style="list-style-type: none"> <li>• Children’s Insurance Rider – available at issue</li> <li>• Guaranteed Purchase Option</li> <li>• Waiver of Premium</li> <li>• Accidental Death Benefit</li> <li>• Terminal Illness Accelerated Benefit (not available in NY)</li> <li>• Chronic Illness Accelerated Benefit (not available in CA, DC or NY)</li> </ul> | <ul style="list-style-type: none"> <li>• Terminal Illness Accelerated Benefit (not available in NY)</li> <li>• Chronic Illness Accelerated Benefit (not available in CA, DC or NY)</li> </ul> |
| <b>Loans available</b>      | <ul style="list-style-type: none"> <li>• Amounts up to the cash value less 1 year loan interest is available</li> <li>• Interest will be charged at 8% on the loan</li> <li>• If value of the loan exceeds cash value of the contract it will terminate without value</li> </ul>   |   |   |
| <b>Dividends</b>            | Paid annually at the end of year two   | None  | Paid annually at the end of year two  |

|                             | GIWL  | SIWL   | SI- SPWL  |
|-----------------------------|---|--|---|
| <b>Description</b>          | Whole life product with guaranteed death benefit and cash value. Contract is issued upon completion of an application and payment of premium. No underwriting is needed. Refunds in the form of dividends are not paid with this contract.  | Whole life product using simplified underwriting. This product has guaranteed death benefit and cash values. A non-guaranteed refund in the form of a dividend is also paid. | Single premium whole life product using simplified underwriting. This product has guaranteed death benefit and cash values. A non-guaranteed refund in the form of a dividend is also paid. |
| <b>Issue ages</b>           | 0-85  |  |   |
| <b>Maturity age</b>         | Age 121   |  |   |
| <b>Face Amounts</b>         | \$5,000 - \$25,000  | Ages 0-59 \$25,000- \$50,000<br>Ages 60-85 \$10,000- \$50,000  | Ages 0-59 \$10,000- \$50,000<br>Ages 60-85 \$5,000- \$50,000  |
| <b>Death Benefit</b>        | -During first 24 months death benefits for non-accidental causes will equal premiums paid plus 4.5% interest from the date the premium was received until date of death (4.5% reflects min. contact home office for current rate)<br>-Death benefits due to accident will equal the face amount<br>-After 24 months death benefit will equal face amount regardless of cause of death |  |   |
| <b>Minimum Premium</b>      | \$120 annually at issue without riders  |  | \$2,000 without riders  |
| <b>Premium modes</b>        | Annual, semi-annual, quarterly and AWP  | Annual, semi-annual, quarterly and AWP   | Single Premium payment  |
| <b>Premium Bands</b>        |   |  |   |
| <b>Underwriting</b>         | No underwriting   | Uses simplified issue application and underwriting   |   |
| <b>Underwriting classes</b> | Single class for both male and female   | Standard Non-Tobacco (P)<br>Tobacco (S)<br>Juvenile (issue ages 0-17) (S)  |   |
| <b>Riders</b>               | No riders available   | <ul style="list-style-type: none"> <li>Children's Insurance Rider – available at issue</li> <li>Guaranteed Purchase Option</li> </ul>  | <ul style="list-style-type: none"> <li>Children's Insurance Rider – available at issue</li> </ul>   |
| <b>Loans available</b>      | <ul style="list-style-type: none"> <li>Amounts up to the cash value less 1 year loan interest is available</li> <li>Interest will be charged at 8% on the loan</li> <li>If value of the loan exceeds cash value of the contract it will terminate without value</li> </ul>  |  |   |
| <b>Dividends</b>            | None  | Paid annually at the end of year two   | Paid annually at the end of year two  |

|                             | Term  | Viking Voyager  | UL   |
|-----------------------------|---|---|--|
| <b>Description</b>          | Term insurance the provides a level premium and death benefit for a fixed period. At the end of the term the contract is annually renewable to age 95.      | Term insurance for children until age 26. Premiums may be annual or single payment. | Flexible pay insurance with flexible death benefits. Cash value earns interest that is tax-deferred. Refunds in the form of dividends are not paid with this contract.   |
| <b>Issue ages</b>           | 10 yr term 18-70 (NY 18-69)<br>15 yr term 18-65 (NY 18-64)<br>20 yr term 18-60 (NY 18-58)<br>30 yr term 18-50 (NY 18-44)                                    | 0-17  | 0-85   |
| <b>Maturity age</b>         | Expires at age 95   | Expires at age 26   | Age 121  |
| <b>Face Amounts</b>         | \$50,000 and up Standard non-tobacco & tobacco<br>\$100,000 & up all classes  | \$10,000, \$15,000 and \$25,000   | Min. \$50K ages 0-85   |
| <b>Minimum Premium</b>      | \$120 annually at issue without riders  | N/A   | \$120 annually at issue without riders   |
| <b>Premium modes</b>        | Annual, semi-annual, quarterly and AWP  | Annual and Single Pay   | Annual, semi-annual, quarterly and AWP   |
| <b>Premium Bands</b>        | Band 1 \$50,000 - \$99,999<br>Band 2 \$100,000 - \$249,000<br>Band 3 \$250,000 & higher   | N/A   | Band 1 \$50,001 to \$99,999<br>Band 2 \$100,000 and up   |
| <b>Underwriting</b>         | Traditional Underwriting  |   | Traditional Underwriting   |
| <b>Underwriting classes</b> | Super Select Non-Tobacco (Z)<br>Select Non-Tobacco (X)<br>Standard Non-Tobacco (P)<br>Tobacco (S)   | Juvenile (issue ages 0-17) (S)  | Super Select Non-Tobacco (Z)<br>Select Non-Tobacco (X)<br>Standard Non-Tobacco (P)<br>Tobacco (S)<br>Juvenile (issue ages 0-17) (S)  |
| <b>Riders</b>               | <ul style="list-style-type: none"> <li>Children's Insurance Rider –available at issue</li> <li>Waiver of Premium</li> <li>Terminal Illness Rider</li> </ul> | None  | <ul style="list-style-type: none"> <li>Children's Insurance Rider – available at issue</li> <li>Guaranteed Purchase Option</li> <li>Waiver of Monthly Deductions</li> <li>Accidental Death Benefit</li> <li>Terminal Illness Accelerated Benefit (not available in NY)</li> <li>Chronic Illness Accelerated Benefit (not available in CA, DC or NY)</li> </ul> |
| <b>Conversion Options</b>   | Available in first 20 years of contract or before attained age 70, if earlier   | May convert up to three times the amount of current coverage, up to age 26          | N/A  |
| <b>Conversion Credits</b>   | Year 1 100% (80% in NY)<br>Year 2 80%<br>Year 3 60%<br>Year 4 40%<br>Year 5 20%   | \$3 per \$1,000 of death benefit  | N/A  |
|                             |   |   | <i>See full Product Profile information on charges</i>   |



|  | FPDA  | SPDA   | SPIA   |
|--|---|--|--|
| <b>Description</b>                       | Flexible premium deferred annuity designed to accumulate funds for retirement   | Single premium deferred annuity designed to accumulate funds for retirement                | Single premium immediate annuity designed to make regular income payments  |
| <b>Issue Age</b>                         | 0-90  |  |  |
| <b>Maturity Age</b>                      | Latter of age 70 or ten years after issue (optional date available)   |  |  |
| <b>Minimum initial premium</b>           | Qualified plans \$500<br>Non-Qualified Plans \$2,000  | \$10,000   |  |
| <b>Maximum Premium</b>                   | \$250,000 per 12-month period (per person)<br>\$100,000 over age 85   |  |  |
| <b>Crediting rate</b>                    | Refer to illustration software  |  |  |
| <b>Guaranteed minimum interest rate</b>  | 1% as of 1/1/2017   |  |  |
| <b>First Year Bonus rate</b>             | .5% on premiums above \$10,000<br><i>Oregon is .5% (SPDA Only)</i>  |  |  |
| <b>If owner dies</b>                     | Becomes part of estate  |  |  |
| <b>If annuitant dies</b>                 | Account Value   |  |  |
| <b>Surrender charges</b>                 | Year 1 8%<br>Year 2 7%<br>Year 3 6%<br>Year 4 5%<br>Year 5 4%<br>Year 6 3%<br>Year 7 2%<br>Year 8 1%<br>Thereafter 0%                                     | Year 1 8%<br>Year 2 7%<br>Year 3 6%<br>Year 4 4%<br>Year 5 2%<br>Thereafter 0%             |  |
| <b>Free withdrawals After first year</b> | -Up to 10% of account value each year (may include regular periodic withdrawals of interest earned)<br>-Required RMD are not subject to surrender charges | -Up to 5% of account value each year<br>-Required RMD are not subject to surrender charges |  |
| <b>Fees</b>                              | No loads or fee are deducted  |  |  |
| <b>Riders</b>                            | Nursing Home Waiver of Surrender Charges (not available in MA, NJ or PA)  | Nursing Home Waiver of Surrender Charges (not available in MA, NJ or PA)                   | None available   |
| <b>Additional Features</b>               | Withdrawal will accumulate if not used.   |  | Payments may be for:<br>Fixed period of time<br>Fixed payment amount<br>For life of annuitant or<br>Life of annuitant and spouse<br>*Payment must begin within one year of issue |


# Marketing Materials

## Tri-Fold Product Brochures










**SONS of NORWAY**

**TERM LIFE AND WHOLE LIFE INSURANCE**

GUIDING YOUR LIFE INSURANCE PLANS, PROVIDING PEACE OF MIND.

Sons of Norway shares your heritage and goals, including your desire to protect and secure your loved ones. Our life insurance products can help you plan and prepare for almost every stage of life—with trusted advisors and flexible options to best meet your needs.



**TERM LIFE AND WHOLE LIFE INSURANCE**


Insurance for every stage of life.

|  |   |
|--|---|
| <p><b>Term Life Insurance</b></p> <p>Designed to meet individual needs for a specific period of time, our term policies provide maximum coverage for minimum cost.</p> <p><b>Best for</b><br/>Young couples, parents, business and others who want affordability and flexibility from their insurance.</p> | <p><b>Whole Life Insurance</b></p> <p>Designed to provide individuals financial security for their entire lives. Single premium payment or monthly payments available.</p> <p><b>Best for</b><br/>Those who want the assurance of a guaranteed premium, cash values and a guaranteed death benefit.</p> |
|--|---|



To make an appointment for a free financial review with a Financial Benefits Counselor, call 800-945-8831 or email [peaceofmind@sfn.com](mailto:peaceofmind@sfn.com).

**SONS of NORWAY**  
Sons of Norway, 1425 West Lake Street Minneapolis, MN, offers financial products. Products are not available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability and residency requirements. © 2022/2023




**SONS of NORWAY**

**CHRONIC ILLNESS RIDER**

With a Chronic Illness Rider from Sons of Norway, you can add a crucial benefit to your life insurance policy. This low-cost addition helps you manage unexpected long-term expenses.

As you live a longer life, your potential for developing an ongoing chronic illness goes up. The same is true of your potential to face costly healthcare expenses. But with this Chronic Illness Rider added to your life insurance policy, you can receive regular monthly payments to help you manage medically prescribed long-term care.



**Advantages**

- Covers at-home care or a nursing home stay
- Portion of death benefit paid each month
- Available from ages 18-85
- Any unused benefit is payable to your beneficiary

**OUR HEALTH MAY BE UNCERTAIN. OUR COVERAGE SHOULDN'T BE.**



**SONS of NORWAY**

**CHRONIC ILLNESS RIDER**

YOUR HEALTH MAY BE UNCERTAIN. YOUR COVERAGE SHOULDN'T BE.

With a Chronic Illness Rider from Sons of Norway, you can add a crucial benefit to your current life insurance policy. This low-cost addition helps you manage unexpected long-term care expenses.



**CHRONIC ILLNESS RIDER**

Covering costly expenses over time.

As you live a longer life, your potential for developing an ongoing chronic illness goes up. The same is true of your potential to face costly healthcare expenses. But with this Chronic Illness Rider added to your current life insurance policy, you can receive regular monthly payments to help you manage medically prescribed long-term care.

**Advantages**

- Covers at-home care or a nursing home stay
- Portion of death benefit paid each month
- Available from ages 18-85
- Any unused benefit is payable to your beneficiary

To make an appointment for a free financial review with a Financial Benefits Counselor, call 800-945-8831 or email [peaceofmind@sfn.com](mailto:peaceofmind@sfn.com).



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## Insurance Services Pledge

In order to sell a life or annuity product, we know that there are many steps that must be taken by our Financial Benefits Counselors. Once the application is submitted to our Insurance Services team we want you to have complete confidence that we will do all we can to facilitate a smooth and supportive process which ultimately results in an issued contract.

Life insurance underwriting, depending upon the product, can have multiple variables which contribute to the ultimate rate class. We take pride in underwriting the individual, not just the medical condition. The underwriters at Sons of Norway commit to providing the best rate class available for the proposed insured regardless of how the product was illustrated. We partner with our Financial Benefits Counselors in making sure we are doing all we can to successfully issue the coverage.

Once the insurance contract is in place, we work diligently within our Customer Service and Claims area to provide timely responsiveness and supportive resources to meet all the needs of our insurance owners.

The Insurance Services team at Sons of Norway desires to provide you with the foundational tools that support your success and your client's satisfaction. We are here to help you!

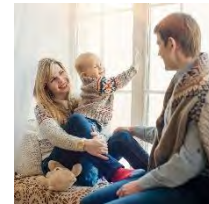


## Sons of Norway's Underwriting Edge

Each proposed insured is viewed as a **unique individual** and we assess their medical history based on the specifics of their case by underwriting the individual not just the medical condition

The underwriters at Sons of Norway **commit** to providing the best rate class available for the proposed insured regardless of how the product was illustrated

We partner with our **FBC's** in making sure we are doing all we can to successfully issue the coverage applied for



Competitive Super Select and Select build guidelines with an additional **5 pound** allowance if all other preferred criteria have been met

Your Sons of Norway underwriters will provide **coaching and guidance** to help you place sub-standard cases

With cigar use of no more than one per week and a negative nicotine screen, the client may be eligible for as good as **Super Select** rates if they otherwise qualify

For ages **60+** our Select build guidelines incorporate an additional **10 pounds** in the maximum weight limit

Competitive blood pressure and cholesterol limits

Family history is excluded from the preferred criteria for proposed insureds **age 60** and older



Treated blood pressure and cholesterol can be considered for **Select** rates

## Fully Underwritten Products

### Underwriting class codes and definitions

Sons of Norway uses 5 different underwriting classes. The list below outlines the class code and name:

| Underwriting Classes     | Class |
|--------------------------|-------|
| Super Select Non-Tobacco | Z     |
| Select Non-Tobacco       | X     |
| Standard Non-Tobacco     | P     |
| Tobacco                  | S     |
| Juvenile (ages 0-17)     | S     |

### Non Tobacco Rate Requirements

Super Select – No tobacco use within past **3 years**

Select – No tobacco use for **2 years**

Standard – No tobacco use for **1 year**

### Substandard Underwriting Options

E-mail the underwriter prior to completing an application if you suspect the applicant's medical history may warrant a rating. Applicants for life insurance who do not meet regular underwriting standards may be offered coverage on one or more of the following substandard basis:

- Class ratings - extra percentage of the base premium.
- Flat extra - additional amount per 1,000 of insurance.
- Temporary flat extra - additional amount per 1,000 of insurance which expires after a designated time period.

### Super Select & Select Criteria

#### Family History:

- No parent or sibling deceased before the age of **60** due to cardiovascular disease or cancer
- Only applies for applicants age **59** or younger.

#### Alcohol/Drug use:

- Super Select: No history of alcohol or drug abuse, addiction or treatment within **10 years**.
- Select: No history of alcohol or drug abuse, addiction or treatment within **7 years**.

#### Blood Pressure:

- Super Select: Untreated blood pressure cannot exceed **135/85**
- Select: Untreated/Treated blood pressure cannot exceed **140/90**

#### Cholesterol & Cholesterol/HDL Ratio:

- Super Select: No total cholesterol **>230** or cholesterol/HDL ratio **>5.0** (treatment disqualifies)
- Select: No total cholesterol **>250** or cholesterol/HDL ratio **>6.0** (treatment allowed)

#### Tobacco Use:

- Occasional cigar use (**one per week** or less) with a negative nicotine screen and no history of other tobacco use may be considered for either Super Select or Select rate.

#### Aviation:

- No Private Aviation
- Commercial Pilots are allowed for either rate class

#### Driving History:

Super Select - No reckless driving or DUI violation within **7 years**.  
Select - No reckless driving or DUI violation within **5 years**  
Both require no more than **3 violations in past 3 years**

#### Avocations

No hazardous avocations or ratable occupations

# Height and Weight Requirements

| Select |                            |                                   |                                   |                               |
|--------|----------------------------|-----------------------------------|-----------------------------------|-------------------------------|
| Height | Super Select<br>Max Weight | Age 59 and<br>below<br>Max Weight | Age 60 and<br>above<br>Max Weight | Standard Build<br>Guidelines* |
| 5'0"   | 144                        | 160                               | 170                               | 95-186                        |
| 5'1"   | 148                        | 165                               | 175                               | 98-193                        |
| 5'2"   | 152                        | 170                               | 180                               | 102-199                       |
| 5'3"   | 156                        | 175                               | 185                               | 105-206                       |
| 5'4"   | 161                        | 180                               | 190                               | 108-212                       |
| 5'5"   | 166                        | 185                               | 195                               | 112-219                       |
| 5'6"   | 172                        | 190                               | 200                               | 115-226                       |
| 5'7"   | 177                        | 195                               | 205                               | 119-233                       |
| 5'8"   | 181                        | 200                               | 210                               | 122-240                       |
| 5'9"   | 185                        | 206                               | 216                               | 126-247                       |
| 5'10"  | 191                        | 212                               | 222                               | 129-254                       |
| 5'11"  | 199                        | 218                               | 228                               | 133-261                       |
| 6'0"   | 203                        | 224                               | 234                               | 137-269                       |
| 6'1"   | 207                        | 230                               | 240                               | 141-276                       |
| 6'2"   | 212                        | 236                               | 246                               | 145-284                       |
| 6'3"   | 218                        | 242                               | 252                               | 149-292                       |
| 6'4"   | 224                        | 248                               | 258                               | 152-299                       |
| 6'5"   | 230                        | 254                               | 264                               | 157-307                       |
| 6'6"   | 235                        | 260                               | 270                               | 161-315                       |
| 6'7"   | 240                        | 266                               | 276                               | 165-323                       |
| 6'8"   | 245                        | 272                               | 282                               | 169-332                       |

*\*In some situations, the maximum standard weight limit may be exceeded with favorable underwriting factors, ie. blood pressure and lipids. Please use this as a guide only and call Sons of Norway Headquarters for any questions.*



## Completing the Application

- Use the correct Application/State Forms for the state in which you are licensed
  - Application must be taken in person to **verify photo ID** and health
  - Write legibly if completing a paper Application
  - Answer all questions. If a question does not apply state “NA”
  - Include **DOB** and **SSN** for Proposed Insured, Owner and Beneficiaries
- Obtain all appropriate signatures:
  - Insured (**age 16 or older**)
  - Parent (**if child is under age 16**); guardian can sign in place of a parent, but must include court-appointed guardianship papers
  - Owner (if other than proposed Insured)
- Complete separate AWP form. If submitting a voided check, indicate “see voided check” on form and remember to include it
  - If payment was taken include receipt for conditional insurance
- **Sign form &** Leave Privacy notice (page 11) with client

## Completing medical history for fully underwritten applications

Ask each medical question individually and record the answer

For all yes answers include the following:

- Medical condition
- Date of Diagnosis
- Type of treatment if any
- Date medical condition resolved or of last symptoms
- Name and address of treating physician and/or medical facility
- Date of last consultation with the physician and/or medical facility

Following is contact information for our paramedical examiners

### APPS/Portamedic

Phone: (877) 826-9794

Website: [www.appslive.com](http://www.appslive.com)

### Exam One

Phone: (877) 933-9261

Website: [www.examone.com](http://www.examone.com)

### EMSI

Phone: Go to web address and select state to retrieve current phone number to call

Website: [www.emsinet.com](http://www.emsinet.com)

## Underwriting Requirements

- Headquarters orders inspection reports, Scriptcheck, MVR and APS
- FBC arranges for para-med, labs and EKG's

We recommend:

- **ExamOne**
- APPS/Portamedic
- EMSI
- Refer to the Underwriting Requirements for Life Insurance Coverage Chart
- Contact the paramedical examiner from the list provided
- Order the requirements

Complete the form “I have arranged for the following” page 10 of the application

# Sons of Norway

## Requirements for Fully Underwritten Life Insurance

| AMOUNT   | AGE   |                    |                        |                        |                        |                        |                        |                        |
|--|---|--------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
|  | 0-17  | 18-35              | 36-45                  | 46-50                  | 51-55                  | 56-60                  | 61-70                  | 71-85                  |
| \$50,001-\$99,999<br>For Term only:<br>\$50,000-\$99,999 | N   | N                  | B&BP<br>HOS            | B&BP<br>HOS            | P<br>HOS               | P<br>HOS               | P<br>HOS<br>BLD        | P<br>HOS<br>BLD<br>EKG |
| \$100,000-\$250,000                                      | N   | B&BP<br>HOS<br>BLD | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD<br>EKG |
| \$250,001-\$500,000                                      | N   | P<br>HOS<br>BLD    | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG |
| \$500,001-\$750,000                                      | HOS<br>BLD  | P<br>HOS<br>BLD    | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG |
| \$750,001-\$1,000,000                                    | <i>Call<br/>Sons of<br/>Norway<br/>Head-<br/>Quarters</i> | P<br>HOS<br>BLD    | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD        | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG |
| \$1,000,001-\$2,000,000                                  | <i>Call<br/>Sons of<br/>Norway<br/>Head-<br/>Quarters</i> | P<br>HOS<br>BLD    | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG | P<br>HOS<br>BLD<br>EKG |
| OVER<br>\$2,000,000                                      | <i>Call Sons of Norway Headquarters</i>                   |                    |                        |                        |                        |                        |                        |                        |

**KEY:**      **B&BP** Build & Blood Pressure      **HOS** Home Office Specimen  
               **BLD** Blood Profile                                **N** Non-Medical  
               **EKG** Resting Electrocardiogram            **P** Paramedical Exam

**Headquarters Will Order:**

Inspection Report      greater than \$500,000 face amount  
 Motor Vehicle Report    \$250,000 and over face amount

## Descriptions

**Paramedical Exam (P)** – Insurance physical done by a professional. Includes height, weight, blood pressure, pulse and health history.

**Home Office Specimens (HOS)** – Urine sample to be analyzed by a laboratory.

**Blood Profiles (BLD)** – used to screen for diabetes, liver disease, kidney disease, HIV virus, elevated cholesterol and other abnormalities.

**Electrocardiogram (EKG)** – Records electrical pulses generated by the heart to help screen for heart disease. Normally performed by the paramedical examiner.



## Inspection Report

Inspection Reports are needed:

- When amounts applied for and inforce exceed **\$500,000**
- Underwriting requests on a case by case basis

Attending Physicians Statement (**APS**)

- At discretion of underwriter
- Based on age, amount and medical history

Motor Vehicle Report (**MVR**)

- Will be requested for amounts over **\$250,000** or more for ages **18-40** and age **66 and above**
- MVR's on face amounts **\$500,000** or more ages **41-65**

## ScriptCheck

- ScriptCheck profiles include the results of a five-year history search with detailed drug information, along with treating physicians
- Non-intrusive underwriting tool that provides us important information for underwriting the best offer
- We obtain ScriptChecks by the HIPPA authorization the client signs providing us authorization to get drug use history
- Scriptcheck will be requested for amounts of **\$100,000** or more through age **50**
- Scriptcheck requested on all face amounts of **\$50,000** or more for ages **51** and above
- Scriptcheck requested on all Simplified Issue products

## Merits of Field Underwriting

- Build & maintain strong client relationships
- Improved accuracy of illustrations
- Better time and expense management
- Improved contract placement

*Please refer to our FBC toolkit online for additional tools to support you including:*

- *Webinars*
- *Questionnaires with sample questions to ask your client*
- *Case studies*
- *Product Profiles*

## Sample of Questions to ask

For Diabetes

- How long ago was your diabetes diagnosed?
- What medications are you taking?
- Has your dosage been increased or decreased in the last year?
- What was your last hemoglobin **A1C** reading?
- Have you had any issues related to eyes, kidneys or circulation?



## Guaranteed Issue Whole Life

**No** Medical Questions asked and **no** medical exam needed

- Issue Ages 0 to age 85
- Face Amounts: \$5,000 - \$25,000
- Underwriting class:
- Single class for both male and female

There are no underwriting requirements, simply submit:

- Application
- Premium for desired coverage
- Clients membership application and dues

## Simplified Issue Whole Life

**Easy to answer** Medical Questions and **no** medical exam needed

- Issue ages: 0 to age 85
- Face Amounts:
  - Issue Ages 0 - 59 \$25,000 - \$50,000
  - Issue Ages 60 - 85 \$10,000 - \$50,000

Underwriting classes:

- Standard Non-Tobacco
- Tobacco
- Juvenile (issue ages 0-17)

Optional Riders:

- Children's Insurance Rider
- Guaranteed Purchase Option

## Simplified Issue Guidelines

Once an application is received databases are checked for :

- Medical information Bureau (MIB)
- Motor Vehicle Record (MVR)
- Script Check (Prescription Database check)

Personal History Interview **(PHI)** will be completed

- A telephone interview will be done with the proposed insured to review the answers given in the application.
- An outside vendor will do the interviews.

**Remember – Headquarters will order all requirements for the Simplified Issue Whole Life**

**FBC will Prepare the client for the personal history interview**



## Prepare your Client

**Help your** client prepare for their Personal History Interview

- Exam One representative conducts interview on behalf of Sons of Norway.
- Client provides date of birth and the last four digits of their social security number to verify identity.
- Verifies details on application regarding the client's medical history
- Speed up process by having physician and medication information available
- If the client is not available at the time of the initial call, instructions will be provided for a callback process.
- Please set expectations that this interview may take up to 20 minutes.



## Annuity Application Guidelines

### • Section One:

- Fill in all information
- Email address is preferred but not required

### Section Two:

- Joint ownership is only allowed for Non-Qualified SPIA
  - Must be the spouse of annuitant
- Qualified fund can only be in the name of the person who owns the funds

### Section Three:

- Age 16 and under must have an owner
- Family trust can be owner only for Non-Qualified funds
- Owner may be changed after issue with Application for Transfer of Ownership

### Section Four:

- More than one beneficiary can be in this section.
- If you want to prevent an amendment, adding the wording “In equal shares to the survivor or survivors” Or “per stirpes” per direction of the Annuitant
- If there are multiple beneficiaries and you want to use a separate piece of paper, make sure to have the Annuitant sign and date the additional page
- If the social security number for the beneficiary is not available at the time of application
  - It will not delay the process
  - Will be required at the time of claim so if it is available please include it on the Application

### Section Five:

- List Annuity type
- If deferred annuity, note if single or flexible

- Monthly deposits must be \$75 or greater
- Remember to list tax status

### Section Six:

- Automatic Withdrawal – Be sure to use revised form
- Section Seven:
- Requirements to issue the certificate
- Make sure to ALWAYS have the city, state and date.
- Signature of Annuitant
- AGENT STATEMENT must ALWAYS be answered. If this question is marked yes, details must be provided in the space available
- Make sure to print your name, add your State License Number and your signature

## Annuity Application Effective Date

- Effective date is date we receive money
- Signed illustration is always needed in order to pay commission
- If money received is 25% or greater than amount illustrated, new illustration is required and will need to be signed
- If applicant is applying for a SPIA and wants interest placed in bank account please provide a voided check

Be sure to complete your annuity suitability training which can be found on our FBC section of the website.



## Annuity Suitability Form

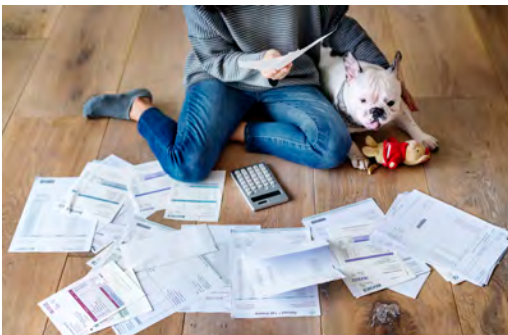
- Make sure you have the correct form for your state
- Liquid assets should be more than 10% of the total assets after purchase
- Be sure your client understands surrender charges may apply if they withdraw money
- Witness Acknowledgement: Required if owner is age 75 or older. This can never be signed by the FBC
- Consumer acknowledgement: If Sons of Norway will be holding more than 60% of the net worth the Annuity Suitability Supplement Authorization Form needs to be signed

## Pending Application Status

- You will be notified by email if there is missing information
- Pending Report (Tuesday and Friday each week)
  - Tracks information needed by new business
  - Lists by date specific requests
  - Helps keep application on track to issue

## Issue Procedures

- Must have illustration for any cash value building product before we can pay commissions
- Make sure illustration is accurate and reflects all riders



## 1035 Tax Free Exchanges

Section 1035 of the Internal Revenue Code provides that certain exchanges of insurance certificates can receive favorable treatment. If the exchange qualifies as a tax-free exchange, the cost basis of the original certificate would be carried over to the new certificate, thereby postponing the recognition of any gain.

## Acceptable Exchanges

The following are non-taxable exchanges allowed under 1035 guidelines:

Life insurance to:

- Life Insurance
- Endowment
- Annuity

Endowment to:

- Endowment
- Annuity

Annuity to:

- Annuity

## 1035 Guidelines

To ensure that clients are protected from taxable situations, follow these rules in making exchanges:

- The new certificate must have the same insured, annuitant, and owner as the old certificate.
- To defer the entire gain, the entire cash surrender value of existing certificates must be applied to the new certificate. Any cash received by the client or loans outstanding at the time of exchange may be subject to taxation in the year of receipt.
- Certificate owners must not actually or constructively receive cash values from exchanged certificates. The existing certificate must be assigned to Sons of Norway.

## Transactions Ineligible for 1035 Exchanges

The following are not allowable under 1035 guidelines:

- Cash surrender proceeds of an existing certificate cannot be used to increase face amounts on an existing universal life certificate.
- Cash surrender proceeds of an existing certificate cannot be placed into another existing certificate. Rollover of funds into an existing Sons of Norway certificate will not qualify as a 1035 exchange. The assignment must be made in conjunction with a new application for insurance.

## Tax Statements

When a 1035 Exchange occurs, the certificate owner and the IRS will receive a 1099R form indicating an exchange has been made. A "6" will appear under the "category of distribution" section, indicating the 1035 Exchange is a non-taxable event and requires no reporting of income.

## 1035 Exchange of a Non-Sons of Norway Certificate for a Sons of Norway Certificate

This can only be done on those that qualify for 1035 Tax Free Exchanges.

- Submit completed 1035 Exchange Form (refer to website), including signatures from the proper owners.
- Providing a recent account statement for the policy being exchanged will improve the processing time.
- Submit appropriate replacement forms as required in your jurisdiction.
- Submit with the application at least two month's premium to put the new certificate in force.
- If the new certificate is approved other than as applied for, written acceptance by the insured will be required before initiating the 1035 Exchange.

- Advise clients to continue paying premiums on certificates being replaced. Sons of Norway will not make premium payments or apply for automatic premium loans to pay premiums on certificates assigned to them.
- It may take up to 90 days to receive the funds.
- Headquarters will complete routine follow ups until the funds are received.

## 1035 Exchange of a Non-Sons of Norway Certificate for a Sons of Norway Certificate

The following procedure should be followed at the time the new application is completed:

- Indicate on the application and the Full Surrender Request Form (refer to website) that a 1035 Exchange is desired.
- Submit appropriate replacement forms as required in your jurisdiction.





# LeapFile

## Sons of Norway Secure Email System



### Secure File Exchange

Welcome to the Sons of Norway Secure File Exchange. You can use this service to send us files or to receive files from us. All transfers are confidential and SSL encrypted.

#### Secure Upload

Send files to Sons of Norway.

#### Secure Download

Download files sent to you by Sons of Norway. Please have your download tracking code ready.

#### File Portal

Browse and download files. A guest account is required.

1. <https://sonsofnorway.leapfile.net>
2. Click Secure Upload
3. Select who you want to send files to
4. Click "Submit"

Select delivery options

Notify me when the files have been downloaded.

Select files to send (Regular Upload)

Select files and folders to send (Enhanced upload)

1. For subject line use customers name
2. Select notify me when files have been downloaded
3. Use first upload option

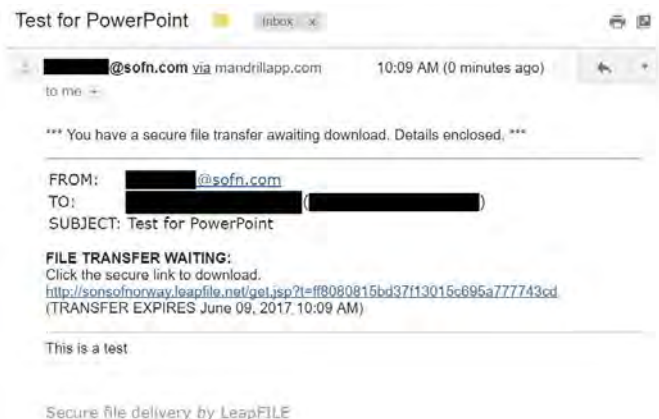
# LeapFile

## Sons of Norway Secure Email System

The screenshot shows a web interface titled "Secure Upload". At the top, it says "Select files to upload". Below this, there are ten rows, each labeled "File #1" through "File #10". Each row contains a "Browse..." button and a text field that currently says "No file selected.". At the bottom of the form, there is a green button labeled "Upload & Send". A note at the bottom of the form reads: "\*\* More files selectors will automatically appear if you run out \*\*".

1. Browse for the files by clicking on Browse
2. Repeat as needed
3. Click "Upload and Send"

1. Recipient will get an email link to security question page
2. After answering the question they can access the files





# SONS OF NORWAY

## Secure Download

Please answer the security question

**Security Question:** What are the last 4 digits of your social security number?

**Answer**

Remember me on this computer for 2 weeks

**Authenticate**



# SONS OF NORWAY

## Secure Download

**Date** 6/2/17 10:32:54 AM GMT-05:00  
**From** [REDACTED]  
**To** [REDACTED]  
**Subject** Test for PowerPoint

This is a test

### Files

| Filename         | Size      | Action                   |
|------------------|-----------|--------------------------|
| sofn-logo-2x.png | 18.031 KB | <a href="#">DOWNLOAD</a> |

**Supported only in Internet Explorer and Safari Browsers** [DOWNLOAD](#)  
Enhanced Download, support resume download (Required Java 1.5+)

**IMPORTANT:** Save the files **first**. Once downloaded, they will be automatically deleted.