

Annuities can be a powerful tool in your retirement plan. They allow you to grow your money tax-deferred and then turn it into a reliable income stream in the future. Deferred annuities can protect you from market volatility while providing guaranteed interest rates for security and peace of mind. Unlike other investments such as 401(k)s, annuities do not have an annual contribution limit. And, because you can defer taxes on the money until you start taking payments, annuities allow you to take advantage of the lower tax bracket you will most likely be in after retirement.

One of the biggest concerns in retirement planning is having a secure, steady income to rely on. Sons of Norway annuities offer peace of mind by providing a low-risk option to secure a portion of your retirement dollars.

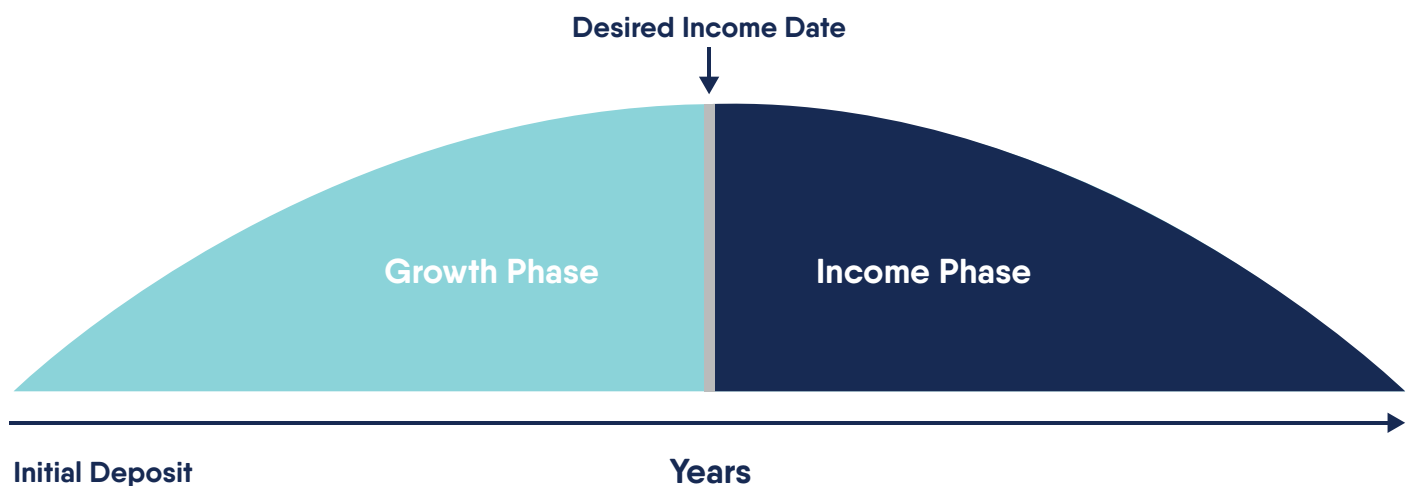
- ◆ Protect your principal and gains during market volatility
- ◆ Avoid poor market timing in case you retire in a down year or negative market cycle
- ◆ Keep pace with inflation
- ◆ Have access to penalty-free withdrawals
- ◆ Take advantage of tax-deferred growth potential
- ◆ Secure a steady and predictable stream of income
- ◆ Receive guaranteed income for life

Accumulation Phase

The period of time prior to retirement when the dollars inside your annuity are accumulating on a tax-deferred basis. During this important time, your assets are growing for your future needs.

Payout Phase

The period of time after retirement when you are taking distributions from your annuity. These occur as monthly, quarterly or annual payments that you can use for enjoying your retirement. Required minimum distribution friendly.



Issue Ages	0-90
Premium	<p>Minimum premium for qualified plans: \$500 Minimum premium for non-qualified plans: \$2,000 Maximum premium: \$250,000 (issue age 86 and over \$100,000) If initial premium received is less than \$2,000, the certificate must be set up on AWP with minimum premium of \$75 per month Additional premiums accepted at any time up to limits set by the company</p>
Interest Rates	The guaranteed minimum interest rate for the contract is set at issue at issue. The current interest rate will be credited to the certificate for the first year. Thereafter on each anniversary the then current interest rate will be credited to the certificate for the next certificate year.
First Year Rate Increase	A 1% interest rate increase will be paid during the first year if the initial premium is \$10,000 or more (this amount is subject to change for new contracts but will not change on a contract once it is issued).
Death Benefit	Upon death of the annuitant, the account value (before surrender charges) will be paid.
Free Withdrawals	<p>After the first year, one withdrawal per year of up to 10% of the account value may be done without a surrender charge; if no partial free withdrawal is made during the year the free withdrawal amount carries over to the next year up to a maximum to 50% of the account value.</p> <p>Regular periodic withdrawal of interest earned. Withdrawal may be monthly, quarterly, semi-annually or annually. This counts as once a year free withdrawal.</p> <p>For qualified annuities any Required Minimum Distribution is not subject to surrender charges and is in addition to the once a year free withdrawal.</p>
Cash Surrender Value	The contract can be surrendered at any time. The surrender value is the account value less any surrender charges.
Nursing Home Rider	Amounts withdrawn to cover nursing home expenses for the annuitant are not subject to surrender charges. Available up to issue age 75. (Not available in MA, NJ or PA.)
Surrender charges	Surrender charges are applied for both full and partial surrenders during first 8 years of contract. The surrender charge is a percent of the cash value at the time of surrender. (See surrender charge table for details)
Minimum Guaranteed Interest Rate	Set at time of issue (currently 2.65%)
Annuitization Payment Options	<ul style="list-style-type: none"> • Fixed period of time • For the life of the annuitant • For the life of the annuitant and spouse

Surrender Charges

Certificate Year	1	2	3	4	5	6	7	8	Thereafter
Surrender Charge	8%	7%	6%	5%	4%	3%	2%	1%	0%

Annuities are not available in all states. Guarantees provided by annuities are subject to the financial strength of the Sons of Norway; not guaranteed by any bank or the FDIC. Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. 1Riders may not be available in all states, some require additional premium.