



Applying for Sons of Norway Final Expense life insurance plan will not require a medical exam. Qualification is determined based on responses to health questions on the application, identification verification from a third-party source and prescription checks to verify prescribed medications, also from a third-party source.

Final Expense Whole Life Insurance is available in three different benefit plans:

- Select level benefit – Level death benefit – Best rates
- Standard level benefit – Level death benefit – Average rates
- Graded benefit – 2 years graded death benefit – Higher rates

All policyholders receive the following features:

- Instant Decision for a quick offer
- Policy eDelivery possible
- No medical exams
- Simplified underwriting
- Cash value accumulation
- Fixed premium

| Policy Features | Select Benefit | Standard Benefit | Graded Benefit |
|--------------------------------|--------------------------------|--------------------------------|------------------------------|
| Death Benefit | Day one coverage | Day one coverage | 2 years graded death benefit |
| Issue Ages | 45-85 | 45-85 | 45-75 |
| Minimum Coverage Amount | \$5,000 | \$5,000 | \$5,000 |
| Maximum Coverage Amount | \$50,000 | \$35,000 | \$25,000 |
| Contract Length | Level premiums for life | Level premiums for life | Level premiums for life |
| Policy Riders Available | Accidental Death Benefit Rider | Accidental Death Benefit Rider | None |

* Only available in certain states

Additional Features

Accidental Death Provision (Graded Benefit Only)

For the Graded Death Benefit, an accidental death benefit provision is included at no extra cost. If death occurs as a result of an accident prior to the second anniversary date, the full death benefit is payable.

For other than accidental death, the death benefit during the first year is equal to 110% of premiums paid for insurance coverage to the date of death; the benefit in the second year is 40% - 60% of the full face amount, determined by issue age. The full face amount is payable during the first two years if accidental death occurs.

In just 5 minutes, you can help your clients insure their legacy

Coverage is not available if the applicant is confined to a hospital, skilled nursing facility, psychiatric facility, or nursing home.

Other disqualifying conditions:

- Kidney dialysis
- Require supplement oxygen
- Amputation due to any disease
- Organ or bone marrow transplant
- Positive AIDS diagnosis
- Lou Gehrig's disease
- Huntington's disease
- Sickle Cell Anemia
- Alzheimer's disease, dementia, or mental incapacity
- Congestive heart failure
- Cerebral palsy, cystic fibrosis, muscular dystrophy, or unoperated heart defects
- Physical or medical impairment that requires assistance with any activities of daily living
- Any form of cancer (excluding Basal or Squamous Cell skin cancer)



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