

Annuity Sell Sheet



	Flexible Premium Deferred Annuity	Single Premium Deferred Annuity	Single Premium Immediate Annuity	Bonus Annuity	Single Premium Deferred Annuity with Multi-Year Options 3, 5 or 7																																																																																																										
Description	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	Single premium deferred annuity. Bonus determined by amount of premium.	Single premium deferred annuity designed to provide a pre-determined and contractually guaranteed interest rate for a specified period.																																																																																																										
Minimum Initial Premium	Qualified plans \$500 Non-Qualified Plans \$2,000	\$10,000	Per Illustration	\$10,000	\$10,000																																																																																																										
Issue Ages	0-90	0-90	0-90	0-90	3 and 5 year: 0-90 7 year: 0-85																																																																																																										
Guaranteed Minimum Interest Rate	3.0%	3.0%		3.0%	3.0%																																																																																																										
First Year Rate Increase	1% on premiums above \$10,000	1% on premiums above \$10,000		4% to 8% Available																																																																																																											
Surrender Charges	<table border="1"> <tr><td>Year 1</td><td>8%</td></tr> <tr><td>Year 2</td><td>7%</td></tr> <tr><td>Year 3</td><td>6%</td></tr> <tr><td>Year 4</td><td>5%</td></tr> <tr><td>Year 5</td><td>4%</td></tr> <tr><td>Year 6</td><td>3%</td></tr> <tr><td>Year 7</td><td>2%</td></tr> <tr><td>Year 8</td><td>1%</td></tr> <tr><td>Thereafter</td><td>0%</td></tr> </table>	Year 1	8%	Year 2	7%	Year 3	6%	Year 4	5%	Year 5	4%	Year 6	3%	Year 7	2%	Year 8	1%	Thereafter	0%	<table border="1"> <tr><td>Year 1</td><td>8%</td></tr> <tr><td>Year 2</td><td>7%</td></tr> <tr><td>Year 3</td><td>6%</td></tr> <tr><td>Year 4</td><td>4%</td></tr> <tr><td>Year 5</td><td>2%</td></tr> <tr><td>Thereafter</td><td>0%</td></tr> </table>	Year 1	8%	Year 2	7%	Year 3	6%	Year 4	4%	Year 5	2%	Thereafter	0%		<p>Approved States (EXCEPT FLORIDA)</p> <table border="1"> <tr><td>Year 1</td><td>12%</td></tr> <tr><td>Year 2</td><td>11%</td></tr> <tr><td>Year 3</td><td>10%</td></tr> <tr><td>Year 4</td><td>9%</td></tr> <tr><td>Year 5</td><td>8%</td></tr> <tr><td>Year 6</td><td>7%</td></tr> <tr><td>Year 7</td><td>6%</td></tr> <tr><td>Year 8</td><td>4%</td></tr> <tr><td>Year 9</td><td>2%</td></tr> <tr><td>Year 10</td><td>1%</td></tr> <tr><td>Year 11+</td><td>0%</td></tr> </table> <p>Florida</p> <table border="1"> <tr><td>Year 1</td><td>10%</td></tr> <tr><td>Year 2</td><td>10%</td></tr> <tr><td>Year 3</td><td>10%</td></tr> <tr><td>Year 4</td><td>9%</td></tr> <tr><td>Year 5</td><td>8%</td></tr> <tr><td>Year 6</td><td>7%</td></tr> <tr><td>Year 7</td><td>5%</td></tr> <tr><td>Year 8</td><td>4%</td></tr> <tr><td>Year 9</td><td>2%</td></tr> <tr><td>Year 10</td><td>1%</td></tr> <tr><td>Year 11+</td><td>0%</td></tr> </table>	Year 1	12%	Year 2	11%	Year 3	10%	Year 4	9%	Year 5	8%	Year 6	7%	Year 7	6%	Year 8	4%	Year 9	2%	Year 10	1%	Year 11+	0%	Year 1	10%	Year 2	10%	Year 3	10%	Year 4	9%	Year 5	8%	Year 6	7%	Year 7	5%	Year 8	4%	Year 9	2%	Year 10	1%	Year 11+	0%	<table border="1"> <tr><td></td><td>3YR</td><td>5YR</td><td>7YR</td></tr> <tr><td>Year 1</td><td>9%</td><td>9%</td><td>9%</td></tr> <tr><td>Year 2</td><td>8%</td><td>8%</td><td>8%</td></tr> <tr><td>Year 3</td><td>7%</td><td>7%</td><td>7%</td></tr> <tr><td>Year 4</td><td></td><td>6%</td><td>6%</td></tr> <tr><td>Year 5</td><td></td><td>5%</td><td>5%</td></tr> <tr><td>Year 6</td><td></td><td></td><td>4%</td></tr> <tr><td>Year 7</td><td></td><td></td><td>3%</td></tr> </table>		3YR	5YR	7YR	Year 1	9%	9%	9%	Year 2	8%	8%	8%	Year 3	7%	7%	7%	Year 4		6%	6%	Year 5		5%	5%	Year 6			4%	Year 7			3%
Year 1	8%																																																																																																														
Year 2	7%																																																																																																														
Year 3	6%																																																																																																														
Year 4	5%																																																																																																														
Year 5	4%																																																																																																														
Year 6	3%																																																																																																														
Year 7	2%																																																																																																														
Year 8	1%																																																																																																														
Thereafter	0%																																																																																																														
Year 1	8%																																																																																																														
Year 2	7%																																																																																																														
Year 3	6%																																																																																																														
Year 4	4%																																																																																																														
Year 5	2%																																																																																																														
Thereafter	0%																																																																																																														
Year 1	12%																																																																																																														
Year 2	11%																																																																																																														
Year 3	10%																																																																																																														
Year 4	9%																																																																																																														
Year 5	8%																																																																																																														
Year 6	7%																																																																																																														
Year 7	6%																																																																																																														
Year 8	4%																																																																																																														
Year 9	2%																																																																																																														
Year 10	1%																																																																																																														
Year 11+	0%																																																																																																														
Year 1	10%																																																																																																														
Year 2	10%																																																																																																														
Year 3	10%																																																																																																														
Year 4	9%																																																																																																														
Year 5	8%																																																																																																														
Year 6	7%																																																																																																														
Year 7	5%																																																																																																														
Year 8	4%																																																																																																														
Year 9	2%																																																																																																														
Year 10	1%																																																																																																														
Year 11+	0%																																																																																																														
	3YR	5YR	7YR																																																																																																												
Year 1	9%	9%	9%																																																																																																												
Year 2	8%	8%	8%																																																																																																												
Year 3	7%	7%	7%																																																																																																												
Year 4		6%	6%																																																																																																												
Year 5		5%	5%																																																																																																												
Year 6			4%																																																																																																												
Year 7			3%																																																																																																												
Free Withdrawals	<ul style="list-style-type: none"> Up to 10% of account value each year starting year two (withdrawals not taken carry over to next year with a maximum of 50%) Periodic withdrawals of earned interest starting year one Required RMD are not subject to surrender charges from day one 	<ul style="list-style-type: none"> Up to 5% of account value each year starting year two Required RMD are not subject to surrender charges starting day one 		<ul style="list-style-type: none"> Up to 10% of account value each year starting year two Required RMD are not subject to surrender charges starting day one 	<ul style="list-style-type: none"> Up to 10% of account value each year starting year two Required RMD are not subject to surrender charges starting day one 																																																																																																										
Riders	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	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). Market Value Adjustment Rider																																																																																																										
Fees	No loads or fees are deducted																																																																																																														

INTEREST RATES EFFECTIVE: 12/1/2024

Multi-Year Guarantee Annuity

Guarantee Period	Interest Rate
3 Year	4.25%
5 Year	4.25%
7 Year	4.35%

Bonus Annuity

Deposit Amount	Guarantee One Year
\$10,000 and over	3.0%

Premium Bonus at Issue

Deposit Amount	Current %
\$10,000 – 49,999	4.0%
\$50,000 – 99,999	6.0%
\$100,000 – 249,999	7.0%
\$250,000 – 500,000	8.0%

For Our FPDA

Deposit Amount	Current Interest Rate	1st Year Interest Rate	Total 1st Year Return
\$2,000 – \$9,999	3.0%	0%	= 3.0%
\$10,000 – \$49,999	3.0%	1.0%	= 4.0%
\$50,000 – \$99,999	3.0%	1.0%	= 4.0%
\$100,000 and over	3.0%	1.0%	= 4.0%

For Our SPDA

Deposit Amount	Current Interest Rate	1st Year Interest Rate	Total 1st Year Return
\$10,000 – \$49,999	3.0%	1.0%	= 4.0%
\$50,000 – \$99,999	3.0%	1.0%	= 4.0%
\$100,000 and over	3.0%	1.0%	= 4.0%

*Current interest rates are not guaranteed and could go up or down. However, the current interest rate can never go below the guaranteed minimum rate as stated in your contract.

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. Riders may not be available in all states, some require additional premium.

Sons of Norway, 1455 West Lake Street, Minneapolis, MN, offers financial products, limited to life insurance policies and annuity contracts. Life insurance products are issued and guaranteed by Sons of Norway. Guarantees are based on the claims-paying ability of the company. Product approval and features may vary and may not be available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability, and residency requirements. Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, or any other federal entity, have no bank guarantee, and may lose value. 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. Sons of Norway does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.

Form Numbers: ICC11 FPA12 / ICC11 FPA12B, FPA12 AZ / FPA12B AZ, FPA12 CA / FPA12B CA, FPA12 CT / FPA12B CT, FPA12 / FPA12B, FPA12 FL13 / FPA12B FL13, FPA12 MT / FPA12B MT, FPA12 NY / FPA12B NY
 ICC10 SPDA10, SPDA10 AZ, SPDA10 CA, SPDA10 CT, SPDA10, SPDA10 FL, SPDA10 MT, SPDA10 NV, SPDA10 NY, SPDA10 OR, ICC19 MYPDA19, MYPDA19 FL, MYPDA19 MT, MYPDA19 ND, MYPDA19 SD
 Application Numbers: APP - FPA-200, APP - FPA-200 (AZ), APP - FPA-200 DC, APP - FPA-200 (FL), APP - FPA-200 (MO), APP - FPA-200B, APP - FPA-200 (NJ), APP - FPA-200 (NC), APP - FPA-200 (OH),
 APP - FPA-200 (NC), APP - FPA-200
 APP - FPA-200, APP - FPA-200 (AZ), APP - FPA-200 DC, APP - FPA-200 (FL), APP - FPA-200A
 Riders: SPDA 08 NHR, ICC19 MVA RDR , MVA19 RDR