

# Keep Their Dreams Alive

Does someone depend on you?  
*Then you need life insurance*

Your family is your number one priority. Term insurance is a sensible option because you can get the most insurance for your premium dollars and you can select coverage for a specific period of time. You will want to have life insurance in place that will provide for them when you cannot.

## 10, 15, 20 AND 30-YEAR TERM PLANS AVAILABLE

You decide whether 10, 15, 20 or 30 years of protection better suits your needs. As long as the premiums are paid, your coverage is guaranteed for the period of time you selected. At the end of the term, you can renew your coverage annually until you reach age 95.\* During the annual renewable period, your premiums will increase.

### TERM LIFE INSURANCE IS RIGHT FOR THOSE WHO:

- Are just starting to plan for a family together
- Want to ensure their family's quality of life if they are not there to provide for them
- Are financially supporting someone with special needs or an elderly parent
- Have a mortgage or other debt they do not want to leave for their loved ones to handle
- Desire the flexibility to convert to permanent coverage in the future

\*Following the level term period, premiums will increase annually until age 95 when coverage ends.



### Affordable protection that fits your needs

Maybe your children are dreaming of their college experience or moving on to lives of their own and your retirement is just not that far away.

Or perhaps you're just starting a family and thinking about all the obligations that come with it.

No matter what stage of life you are enjoying, Sons of Norway has the insurance products that allow you to handle your financial concerns regarding your loved ones. We have the answer to protecting your family's financial future if something would prevent you from being there to provide for them.

This term life coverage will provide you with strong guaranteed insurance coverage with affordable premiums for a set length of time. While nothing can ever replace you, you can take steps to ease the financial burden of an untimely loss.



Deciding how to protect your family and loved ones is very important. Losing someone you love is hard enough without adding the financial worries that come with the loss of income. Life insurance can help to replace that income for your family.

### Customize your policy by using the rider options that fit your personal needs<sup>1</sup>

- Waiver of premium: will waive your premium payments if you are totally disabled for six months prior to age 60.
- Children's Insurance Rider: Death benefit per child \$5,000 to \$20,000 until age 22
- Terminal Illness Rider

### You may convert your policy to a permanent plan without underwriting. This can be done prior to the twentieth year or age 70, if earlier.

The policy that is right for you will depend on your family's needs and with Sons of Norway you can elect to convert your policy to a permanent plan of insurance before the twentieth year or age 70, if earlier. We will also offer you a premium credit if you decide to convert your policy.

<sup>1</sup>Riders may not be available in all states, some require additional premium



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Sons of Norway is a financial services organization offering our members financial products that help provide real peace of mind. A portion of the revenues from these products is invested back into the organization and local lodges to support our shared heritage and values.

Members of Sons of Norway receive valuable member benefits, such as *Viking* magazine and access to discounts on a wide spectrum of products and services from local and national retailers.

*Member benefits are non-contractual and subject to change without notice.*

## SONS OF NORWAY PRODUCTS

### Life Insurance

- Whole Life Insurance
- Term Life Insurance

### Annuities

- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Deferred Annuity (SPDA)
- Single Premium Immediate Annuity (SPIA)
- Multi-Year Guaranteed Annuity (MYGA)

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. Sons of Norway does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.