



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. Every retirement is unique, but all need safety, reliability and, most important, predictability. A bonus annuity can help you boost your retirement plan and give you options, all with zero fees. This long-term product can be a great fit in your overall retirement strategy for growth while providing access to free withdrawals if the need arises.

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.

- ◆ Receive a bonus on your initial premium, which is applied immediately
- ◆ Protect your principal and gains during market volatility
- ◆ Take advantage of tax-deferred growth potential
- ◆ Retain options for your income streams
- ◆ Keep pace with inflation
- ◆ Have access to penalty-free withdrawals
- ◆ Access your money penalty-free in the event you enter a nursing home
- ◆ Receive guaranteed income for life
- ◆ Pay zero fees

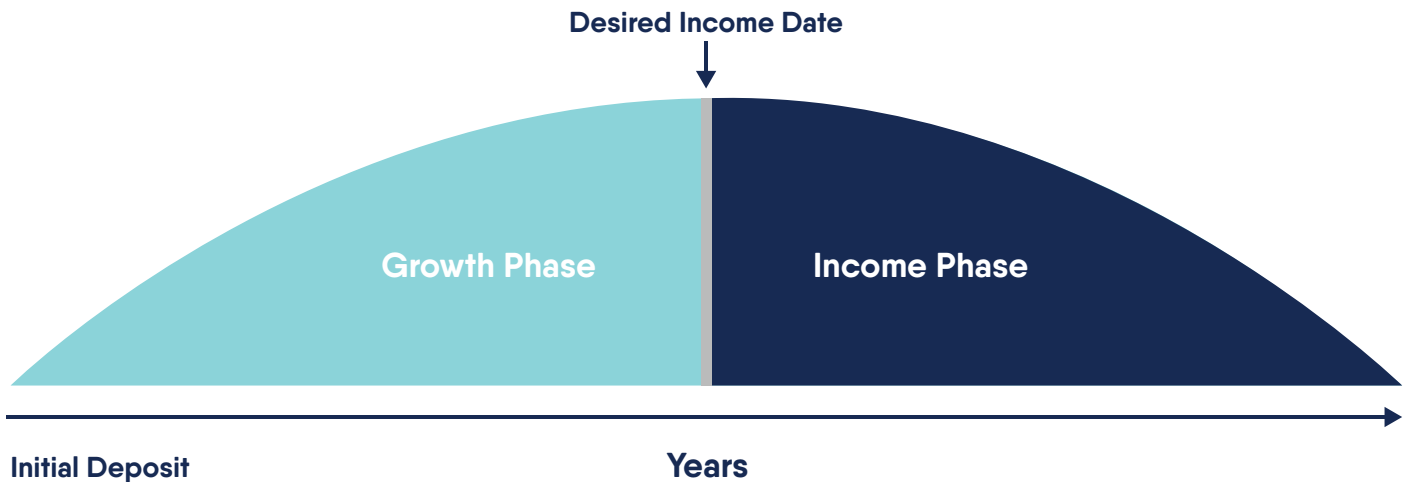
Accumulation Phase

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.

Your premium payment is fully credited to the annuity value, with no fees deducted from your premium payment.



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| Issue Ages | 0-90 |
| Premium | Minimum premium \$10,000 No additional premium accepted after issue. |
| Interest Rates | At issue the current crediting interest rate will be set with the rate guaranteed for 1 year. Thereafter on each anniversary a new crediting rate will be set for the next year. This rate will not be less than the guaranteed minimum interest rate set at issue. This rate may be different from the interest rate for new issues of this contract at that time. |
| Death Benefit | Upon death of the annuitant, the account value will be paid. |
| Premium Bonus | At issue, a bonus of 4 to 8% of the premium received will be credited to the account balance as interest. |
| Cash Surrender Value | The contract can be surrendered at any time. The surrender charge is a percentage of the account value at the time of surrender. The surrender value is the account value less any surrender charges. |
| Surrender Charges | A surrender charge will be applied to any full or partial surrenders during the first twelve years of the contract. The surrender charge is a percentage of the cash value at the time of surrender. (See surrender charge table for details.) |
| Free Withdrawals | After the first year, one withdrawal per year of up to 10% of the account value may be taken without a surrender charge. For qualified annuities, any Required Minimum Distribution is not subject to surrender charges and is in addition to the once a year free withdrawal. |
| Nursing Home Waiver of Surrender Charge | Amounts withdrawn to cover nursing home expenses for the annuitant are not subject to surrender charge. Available up to issue age 75. (Not available in MA, NJ or PA.) |
| Minimum Guaranteed Interest Rate | Set at time of issue (currently 2.85%) |
| 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 | 9 | 10 | Thereafter |
|------------------|-----|-----|-----|----|----|----|----|----|----|----|------------|
| Surrender Charge | 12% | 11% | 10% | 9% | 8% | 7% | 5% | 4% | 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 59 1/2. Riders may not be available in all states, some require additional premium. Not available in CA, FL, MT, NY, ND, SD.