



## Create The Legacy You Desire

**If leaving a legacy for your family is important to you, there are steps you can take to ensure that the legacy you desire becomes reality and your assets pass in an efficient way.**

### **Single Premium Whole Life – an integral part of your overall wealth transfer strategy**

You have worked hard to accumulate your wealth and you deserve to make the most of your legacy. Whether your dream is to help your child pay down college loans or leave a down payment on a new home, you decide how the funds are transferred. With single premium whole life insurance, you purchase the certificate with one payment and the death benefit will be paid to your loved one when you die.

A great reason to consider life insurance is because of its income tax-free death benefit status. The money will pass without taxes or probate in most cases. You control who will

receive the money and how much. Your simple one-time payment will purchase insurance with a guaranteed death benefit.

**By reallocating other funds you have set aside, you can immediately increase your estate that will transfer upon your death.**

- Ensure that your assets pass according to your wishes
- Minimize the reduction in value and delay in settling your estate
- Life insurance is one of the most effective ways to transfer wealth at death, with an income tax-free death benefit paid to the beneficiaries

Sons of Norway offers a life insurance policy that is both permanent and guaranteed. We know it is important to you that the coverage is easy to apply for and affordable.

You simply answer a few questions, and you may not even need to have a medical examination. With this policy the premium you select will determine the amount of your coverage and only need to be paid one time.

**Single Premium  
Whole Life allows  
you to leave behind  
a greater legacy**

**This type of life insurance is a good option for those who:**

- Want to maximize their estate
- Want between \$100,000 and \$200,000 in coverage to leave a legacy
- Desire an easy way to transfer a legacy while still having access to the funds
- Want guaranteed paid-up coverage for an entire lifetime
- Prefer to make a one-time payment vs. ongoing premium payments

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

In today's financial world of unknowns, having a solid foundation for financial protection and accumulating wealth is essential. You want to cultivate assets for your future needs and for leaving your legacy.

Here is what your one-time \$10,000 premium payment would provide you in guaranteed death benefits:

Your age at purchase	Death Benefit (standard nontobacco)
65-year-old female	\$15,428
65-year-old male	\$14,602

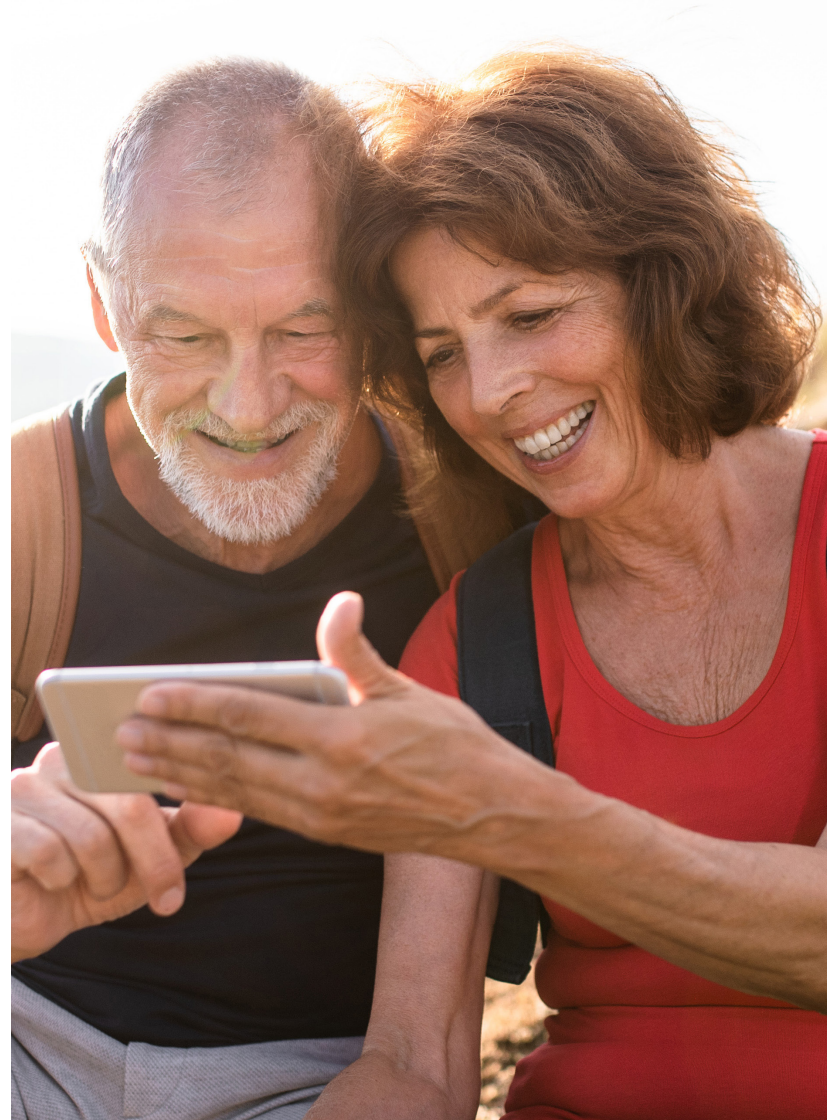
This death benefit will go to your beneficiaries without the cost of probate.

Not only do you have coverage until you reach age 121, you also may be eligible to earn dividends each year. You decide how best to use any future dividends, take them in cash or let them accumulate inside your cash value.

This certificate is a Modified Endowment Contract and distribution of dividends or loans against the cash value may be a taxable event. Contact your tax professional for details.

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

- *Children's Insurance Rider*
- *Terminal Illness Rider*



## 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)



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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.

<sup>1</sup> 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. Dividends are at the discretion of the carrier and are not guaranteed. 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.