



Protect those you care about most

Many people face unanticipated expenses after the loss of a loved one. Dealing with these expenses and the emotions of a loss can be very stressful.

The average costs associated with a funeral may exceed \$8,500.¹ Funeral expenses include memorial services, use of the funeral home, a casket and headstone or cremation. Other costs you may encounter include medical bills, credit card debt, flowers and memorial cards.

Without life insurance, families may struggle to come up with the funds they need to provide the service befitting their loved one. Life insurance can help with these expenses and minimize the stress of this phase of life.

¹ 2015 Nfda.org Statistics

Sons of Norway Products

Life Insurance

- ◆ Universal Life Insurance
- ◆ Whole Life Insurance
- ◆ Term Life Insurance
- ◆ Guaranteed Issue

Annuities

- ◆ Flexible Premium Deferred Annuity (FPDA)
- ◆ Single Premium Deferred Annuity (SPDA)
- ◆ Single Premium Immediate Annuity (SPIA)



Guaranteed Issue Whole Life

Keeping your promise to them



SONS of NORWAY

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Sons of Norway, 1455 West Lake Street, Minneapolis, MN, offers financial products, not all products are available in all states. Products issued by Sons of Norway are available to applicants who meet membership, insurability and residency requirements. This life insurance does not guarantee that the proceeds will be sufficient to pay for all final expenses.

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SONS of NORWAY



Guaranteed Issue Life Insurance is fast, easy and affordable

Sons of Norway offers a life insurance policy that is permanent and guaranteed. We know it is important to you that the coverage is in place. With this coverage you are **guaranteed** to be accepted, you don't need to wait to hear back about acceptance. We can also help you determine how much coverage is best for you and help you select your beneficiaries.¹

You will appreciate the quick and easy approval process with **no health questions or medical exams required**. With this policy your premium is determined when you are approved and will remain the same regardless of any change in health.

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

- ◆ Do not want to answer health questions or take a medical examination
- ◆ Would like between \$5,000 and \$25,000 in coverage to help cover expenses
- ◆ This policy may be in addition to the coverage you currently have
- ◆ Final expense insurance is available for ages 0-85

If death occurs at any time by accident, the full death benefit will be paid. For any non-accidental death within the first two years, we will return all premiums paid plus interest guaranteed to be 4.5% or greater.

While talking about end-of-life can be uncomfortable, planning for these expenses is important. Final expense life insurance can help keep loved ones from paying these types of expenses out-of-pocket.

Final expenses include more than just funeral costs:

Type	Average estimated ¹	Your cost
Medical expenses	\$ _____	\$ _____
Funeral home services	\$ 1,500	\$ _____
Use of funeral home for service	\$ 500	\$ _____
Embalming	\$ 600	\$ _____
Casket or urn and grave liner	\$ 3,300	\$ _____
Flowers & music	\$ _____	\$ _____
Marker/monument	\$ 1,500	\$ _____
Cemetery plot and grave digging	\$ 1,500	\$ _____
Transportation	\$ 650	\$ _____
Legal or probate	\$ _____	\$ _____
Taxes	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total	\$ _____	\$ _____

Stability for a lifetime

Sons of Norway is a \$360 million 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.

Make sure your loved ones are not burdened with these expenses.

¹ 2015 Nfda.org Statistics