

October 8, 2020

What's H--T!

New Carrier

Sons of Norway

Every few weeks our team meets to discuss our experience with the industry. We identify carriers and products that are having a lot of success.



SONS OF NORWAY

You might be surprised to know that **What's Hot** hails from Scandinavia!

Familiar with the **Sons of Norway**?? Maybe...if you are Norwegian. Otherwise, you might asking who in the heck are these guys?

First, the **Sons of Norway** was organized as a fraternal benefit society by Norwegian immigrants in Minneapolis, MN, 125 years ago to protect member families from financial hardship during times of sickness or death in the family.

Today, they are expanding their reach. *First thing most will ask is what are their ratings?* As a fraternal order, they are not reviewed by the rating agencies. *Don't worry*, we have vetted these folks. See [2020 Independent Comparative Report](#) (click link) by the *Standard Analytical Service*, analysts for the insurance industry since 1932.

This is the product that caught our attention — the rates are outstanding!

Guaranteed Issue Whole Life* (click here for PDF)

There are **NO** medical questions!

- ▶ **Issue Ages:** 0-85 (age last birthday)
- ▶ **Maturity:** Premiums are payable by the insured until they reach Age 121
- ▶ **Cash Values:** Cash values are guaranteed at issue
- ▶ **Face Amounts:** \$5,000 - \$25,000 maximum for all guaranteed issue certificates per individual inforce and applied for is \$25,000
- ▶ **Premiums:** \$120 minimum annual premium
- ▶ **Death Benefits:** After 24 months, the death benefit will equal face amount regardless of cause of death. During the first 24 months, death benefits for nonaccidental causes will equal premiums paid plus 4.5% interest; death benefits due to accident will equal the face amount.



How do I quote it?

There is a [RATE SHEET](#) (click link). Or, contact us for a comparison quote against our other guaranteed issue carriers: (800) 283-8376 or email Lyman@gpagency.com or Julia@gpagency.com.

Skål, y'all!



*Currently not available in Alabama, Arkansas, Delaware, Georgia, Hawaii, Kentucky, Maine, Michigan, Mississippi, New Mexico, Tennessee, Vermont, West Virginia, and Wyoming



Gerber Life Insurance

PACIFIC LIFE

TRANSAMERICA