



CLIENT BROCHURE

PLAN AHEAD FOR YOUR LOVED ONES

Final Expense Insurance

Final Expense Insurance is not pre-need insurance and is not a funeral or burial contract.



230 16th Street
Rock Island, Illinois 61201
(800) 627-4762
royalneighbors.org



SIMPLIFIED ISSUE WHOLE LIFE

Early planning protects those you care about most

(Form Series 211311)

Royal Neighbors has permanent life insurance coverage to help you pass on your love – not your debt. Best of all, it's simple. You decide how much insurance protection you need, and can afford. You also choose who will

receive your insurance benefits. In most cases, no physical exam is needed when you are applying for coverage.^{#1} Once you have been approved, your premiums will always remain the same.

- You have applied for \$ _____ of face amount
- You have elected to pay the \$ _____ premium monthly quarterly semi-annually annually, beginning on _____ (date)

This type of life insurance coverage may be a good option for you if:

- You want between \$7,000 and \$30,000 in coverage to help your loved ones with expenses when you die.
- You are looking for coverage options that may not require a physical exam.
- You wish to supplement the life insurance you already have.

We offer an **Accelerated Living Benefit Rider**^{#2} with this coverage. If permanently confined to a nursing home or diagnosed with a terminal condition after issuance of a Certificate and per the terms of the rider, a portion of the death benefit can be accessed and used to help fund your care or other needs. Additional fees and interest may apply.

^{#1} Subject to underwriting. Issuance is dependent on answers to health questions in the application and other factors affecting insurability. We reserve the right to order a Physician's Statement.

^{#2} Form Series 1766. Receipt of acceleration of life insurance death benefits may be taxable and may affect the eligibility for public assistance for the Owner, the Owner's spouse's, or the Owner's family. Consult your tax professional or social services agency for details.

This is not a funeral or burial contract, and does not specifically cover funeral goods and services. The death benefit is paid to the designated beneficiary(s) who may use the proceeds for any purpose. This life insurance does not guarantee that the proceeds will be sufficient to pay for any particular goods or services, nor that those goods or services will be provided by any particular provider.



Simplified Issue Whole Life (Form Series 211311). Royal Neighbors of America® (NAIC #57657), is an Illinois corporation and is licensed in all states and the District of Columbia, except AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state. Royal Neighbors contracts are not FDIC insured, and are not a deposit account and may lose value..



PRODUCTS

Life Insurance: Term Life Insurance • Whole Life Insurance

Annuities: Multi-Year Guarantee Annuity (MYGA)

• Flexible Premium Deferred Annuity (FPDA) • Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.

**Talk to your Royal Neighbors agent today to
discuss which life insurance product is right for you!**



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RICH PAST, STRONG FUTURE.

Royal Neighbors of America® is a Member-based provider of life insurance and annuities. Our mission is to protect women financially, and empower them to improve their lives, families, and communities through education and volunteerism. Founded in 1895 by nine pioneering women, today Royal Neighbors serves over 220,000 Members nationwide and is a financially strong and thriving organization. Royal Neighbors Members receive benefits^{#1} such as access to life insurance, annuities, scholarships and discounts on health, retail and legal services.

^{#1} Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership benefits. These life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member savings are available at no additional cost. Member savings opportunities are provided at the discretion of Royal Neighbors of America and are not available in all states. Member savings are not part of any insurance or annuity contract and are not guaranteed.

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The Royal *difference*

When you become a member of Royal Neighbors, you join a fraternal benefit society more than 220,000 strong.

From grant funding to scholarships, our Member programs celebrate and enhance the impact we can make together.



Community Chapters

Our chapters positively impact their communities by volunteering. Connect with your local chapter, or if you're already volunteering, start one, and we'll provide supplies, support and funding to help.



Difference Maker Fund

As a member, if you want to be a Difference Maker by leading your own volunteer project, we can help by providing seed money, promotional materials, and guidance for how to make it effective.



Nation of NeighborsSM

Nominate an inspiring woman for a Nation of Neighbors award. Our signature women's empowerment grant program recognizes women planning to start or expand a business, organization, program, or nonprofit that helps women or girls in their community.



Scholarship Program

We're dedicated to making college more affordable for our Beneficial Members through scholarships for post-secondary education at a community college, trade or vocational school, or a four-year institution.



Member Relief Fund

This fund provides financial assistance to qualified Beneficial Members experiencing extreme cases of need, due to illness or injury, or extensive property loss/damage due to natural disasters.



Member Savings

Using the Royal Neighbors Member Savings Card, Members and their immediate families have access to free/discounted services to help save on legal services, vision/dental services, prescriptions and more.

Find out more at royalneighbors.org/membership.

Member programs are provided at the discretion of Royal Neighbors of America®, are not available in all states, and are subject to change without notice. They are not part of any insurance or annuity contract, and are not guaranteed. Insurance or annuity products should not be purchased for eligibility or maintenance of non-guaranteed Membership programs. These products should only be purchased if they meet the financial needs of the applicant. Member programs are available at no extra cost.