



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

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Royal Neighbors of America Product Portfolio Highlights

Whole Life Plans		Universal Life	Neighbors Final Expense Plans	Royal Advantage Term Life
Essential Life Provides guaranteed death benefits and guaranteed cash and loan values; certificate matures at age 121, \$25,000 face amount minimum 20-Pay Life Issue Ages 18-80 Paid-up protection after 20 years of premiums Life Paid-up at Age 65 Issue Ages 18-60 Paid-up protection at age 65 Level Pay - Pay to Age 121 Issue Ages 18-85 Premiums paid over life time	Youth Essential Life Issue ages 0-17. Provides guaranteed death benefits and guaranteed cash and loan values; \$10,000 face amount minimum 20-Pay Life Paid-up protection after 20 years of premiums Level Pay - Pay to Age 121 Premiums paid over life time	SecureLife Issue Ages 0-85 for Non-Tobacco risk classes 16-75 for Tobacco risk classes • Face Amount minimum \$25,000 (\$100,000 for preferred) • Face Amount maximum subject to underwriting and reinsurance Restrictions • Adjustable benefit • Flexible premiums • Loans available immediately, 4% net cost. Preferred loans starting in year 11, up to 50% of cash value not to exceed the cash surrender value, 0% net cost • Interest crediting rate based on current portfolio rate, but can never be less than the minimum guaranteed interest crediting rate of 3% • Option for Level or Increasing Death Benefit • 15 year surrender charge schedule Riders available: Accelerated Living Benefit, Accidental Death Benefit, Flexible Premium Deferred Annuity, and Guaranteed Insurability	Simplified Issue Whole Life Issue Ages 50-85 • Face Amounts available starting at \$3,000 up to \$25,000 • Affordable premiums • Simplified application Graded Death Benefit Issue Ages 50-85 • Face Amounts available \$3,000 - \$10,000 • Grade 1st Year - 30% of Face Amount • 2nd Year - 70% of Face Amount • 3rd Year - 100% of Face Amount • Simplified Yes/No Application Accelerated Living Benefit available for both SIWL and GDB plans (in most states) Draft 1st premium allowed for both SIWL & GDB plans	10-Year Issue Ages 16-70 20-Year Issue Ages 16-60 30-Year Issue Ages 16-50 • Face Amount minimum \$100,000 • Face Amount maximum \$4,000,000 • Super Preferred, Preferred, & Standard risk classes • Guaranteed level premium plans • Banded rates • Option to convert to permanent coverage • Exceptional riders and benefits available in most states; - Premium Waiver Disability - Accelerated Living Benefit
Riders available: Disability Waiver of Premium, Accidental Death, Guaranteed Insurability, and Accelerated Living Benefit available for all whole life plans.				
Choice Series				
Traditional Annuity	Multi-Year Guarantee Annuities			Single Premium Immediate Annuity Plans
Traditional Choice Issue Ages: 0-85 Annuitant and 16-99 Owner (21-85 SEP), 16-85 Owner on qualified plans. • Initial interest rate guarantee for 1 year • Premiums begin at \$7,500 up to \$300,000 • Minimum guarantee for contract determined by formula at issue - not less than 1% or greater than 3% • 6-year surrender charge period on premiums paid	Choice 3 Issue Ages: 0-85 Annuitant and 16-99 Owner (21-85 SEP), 16-85 Owner on qualified plans. • Three, 3-year interest rate guarantee periods • 30-day free withdrawal window provided the last 30 days of the first two 3-year guarantee periods. • Premiums begin at \$50,000 up to \$300,000 • Minimum guarantee for contract determined by formula at issue - not less than 1% or greater than 3% • 9-year surrender charge period.	Choice 5 Issue Ages: 0-85 Annuitant and 16-99 Owner (21-85 SEP), 16-85 Owner on qualified plans. • Initial interest rate guarantee for 5 years • Premiums begin at \$10,000 up to \$300,000 • Minimum guarantee for contract determined by formula at issue - not less than 1% or greater than 3% • 5-year surrender charge period on premiums paid	Choice 6 Issue Ages: 0-85 Annuitant and 16-99 Owner (21-85 SEP), 16-85 Owner on qualified plans. • Initial interest rate guarantee for 6 years • Premiums begin at \$5,000 up to \$300,000 • Minimum guarantee for contract determined by formula at issue - not less than 1% or greater than 3% • 6-year surrender charge period on premiums paid	SteadyChoice Issue Ages: • 16-75 OWN non-qualified • 16-75 OWN Roth and Traditional IRA* • 21-75 OWN SEP IRA • 0-75 ANN non-qualified Maximum issue age of 59 for both the owner and the annuitant in Iowa, Minnesota, and Ohio • Values grow at a portfolio interest rate guaranteed to never fall below the minimum 3% interest. • Minimum \$100/month (if PAC), or \$1,200 annually Max. premium \$25,000 annually • No surrender charges on withdrawals up to 10% of the accumulation value in a certificate year. • \$15 annual administration fee applies to accounts with less than the minimum account values • 10-year surrender charge period. *Above 70 ½ premium must be Rollover/Transfer money
				Immediate (SPIA) Non-Qualified Issue Ages 16-98 Immediate (SPIA) IRA/Roth Issue Ages 16-98 Immediate (SPIA) SEP/IRA Issue Ages 21-98 • Premiums begin at \$5,000 up to \$300,000 • Period Certain pay-out • Elect any period between 5 and 30 years • Individual life contingent with choice of 10- or 20-year Period Certain • Joint life contingent with choice of 10- or 20-year Period Certain, with 100% or 50% payable to the non-owner survivor