

ROYAL NEIGHBORS OF AMERICA®
Summary of Insurance and Annuity Plans



INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM

FOR AGENT USE ONLY.
 Not for distribution to the public.

Plan Name	Special Features	Issue Ages	Risk Classifications ²	Face Amounts		Mode/ Modal Factor	Rider Availability							
				Min.	Max.		WP	ADB	ALB	ADBR CCT	FPDA	GIR	Child	Cancer
Term Life Insurance														
JETerm 15	Term life insurance to age 95 that can be issued for 15, 20, or 30-year periods. Streamlined electronic-only application with an automated underwriting process. Non-medical underwriting at select ages and face amounts.	18-65	SPNT, PNT, PT, SNT, ST, Substd	\$50,000	\$5,000,000	A - 1.0; S - .52; Q - .265; M PAC - .087	X	X	X			X	X	X
JETerm 20		18-60												
JETerm 30		18-50												
Whole Life Insurance														
Essential Life - Level Pay to 121 (LP)	Traditional whole life insurance, guaranteed death benefit, guaranteed cash values, non-medical underwriting at select ages and face amounts	18-85	SPNT, PNT, PT, SNT, ST, Substd	\$25,000 (\$250,000 for preferred)	Amounts over \$2 million require pre-approval	A - 1.0; S - .52; Q - .265; M PAC - .087	X	X		X	X	X	X	X
Essential Life - 20-Pay		18-80					X	X		X	X	X	X	
Essential Life - Life Paid-up at Age 65 (LPU65)		18-60					X	X		X	X	X	X	
Youth Essential Life - 20-Pay	Traditional whole life insurance, guaranteed death benefit, guaranteed cash values, non-medical underwriting at select ages and face amount	0-17	SNT	\$10,000	Amounts over \$2 million require pre-approval	A - 1.0; S - .52; Q - .265; M PAC - .087	X	X		X	X	X	X	
Youth Essential Life - Level Pay							X	X		X	X	X	X	
Royal Legacy Life - Single Premium Whole Life (SPWL)	Convenient lump-sum single payment; underwriting based on Net Amount at Risk (NAR); simplified underwriting process at specified NAR levels	45-80 for standard risk classes; 45-72 for Substd NT; 45-71 for Substd Tob	SNT; ST; Substd	\$10,000 premium	\$200,000 premium ¹	N/A				X				
Simplified Issue Whole Life (SIWL) - Level Death Benefit	Yes/No application; draft 1st premium allowed; Voice Signature process at Point of Sale	50-85	SNT; ST	\$5,000	\$25,000	A - 1.0; S - .52; Q - .265; M PAC - .087			X					
Graded Death Benefit	Grade: 1st yr.-30% of Face Amt., 2nd yr.-70% of Face Amt., 3rd yr.-100% of Face Amt. Yes/No application; draft 1 st premium allowed	50-85	SNT; ST	\$5,000	\$10,000	A - 1.0; S - .52; Q - .265; M PAC - .087			X					
Universal Life Insurance							WMD	ADB	ALB	ADBR CCT	FPDA	GIR	Child	Cancer
SecureLife UL DB	Affordable premium guarantees the death benefit for 20 years through the requirement of a cumulative minimum premium test; Standard and Preferred loan options. "First Year" commission to Target is paid even if Target is not satisfied until the second certificate year. Non-medical underwriting at select ages and face amount.	0-75 for NT risk classes; 18-75 for Tob risk classes	SPNT; PNT; PT; SNT; ST; Substd	\$50,000 (\$250,000 for preferred)	Amounts over \$2 million require pre-approval	No modal factor A ÷ 1 S ÷ 2 Q ÷ 4 M PAC ÷ 12	X	X		X	X	X	X	
SecureLife UL CV	Flexible loan provisions including Standard Loan and Preferred Loan options. "First Year" Commission to Target is paid even if Target is not satisfied until the second certificate year. Competitive current interest rate, guaranteed to never fall below 3%. Non-medical underwriting at select ages and face amount.	0-85 for NT risk classes; 18-75 for Tob risk classes	SPNT; PNT; PT; SNT; ST; Substd	\$50,000; (\$250,000 for preferred)	Amounts over \$2 million require pre-approval	No modal factor A ÷ 1 S ÷ 2 Q ÷ 4 M PAC ÷ 12	X	X		X	X	X	X	

* Patent pending. Some products and/or riders not available in all states. Check Product Approval Chart (300-S) for details. ¹ Amounts above \$200,000 require Home Office approval ²SPNT - Super-Preferred Non-Tobacco; PNT - Preferred Non-Tobacco; NT - Non-Tobacco; Tob - Tobacco; PT - Preferred Tobacco; SNT - Standard Non-Tobacco; ST - Standard Tobacco; Substd - SubStandard/Rated

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				Min.	Max.	
Single Premium Annuities						
Premium						
Choice 3	Three, 3-year interest rate guarantee periods; 30-day free withdrawal window provided the last 30 days of first two 3-year guarantee periods; 9 year surrender charge period.	00-85 ANN 16-99 OWN ⁵	NA	\$50,000	\$300,000 ³	Single Premium
Choice 5	Initial interest rate is guaranteed for 5 years; 5-year surrender charge period	00-85 ANN 16-99 OWN ⁵	NA	\$10,000	\$300,000 ³	Single Premium
Choice 6	Initial interest rate is guaranteed for 6 years; 6-year surrender charge period	00-85 ANN 16-99 OWN ⁵	NA	\$5,000	\$300,000 ³	Single Premium
Single Premium Immediate Annuity (SPIA) Non-Qual and IRA/Roth	Period Certain - any period between 5 and 30 years; Individual Life Contingent - choice of 10- or 20-year Period Certain; Joint Life Contingent - choice of 10- or 20-year Period Certain, with 100% or 50% payable to the non-owner survivor	16-98 ANN	NA	\$5,000	\$300,000 ³	Single Premium
Single Premium Immediate Annuity (SPIA) SEP/IRA		21-98 ANN	NA	\$5,000	\$300,000 ³	Single Premium

Plan Name	Special Features	Issue Ages	Risk Classifications ²	Premium Min.	Premium Max.	
Flexible Premium Deferred Annuity						
SteadyChoice II	Available for periodic premium payments as low as \$100 per month (on monthly PAC), to a maximum of \$25,000 per year. Values grow at a portfolio interest rate. 10-year surrender charge schedule; \$15 administrative fee applies to accounts with less than minimum accumulation values.	16-75 OWN Non-Qual 21-75 OWN SEP IRA 16-75 OWN IRA ⁴ 16-75 OWN Roth IRA ⁴	0-75 ANN Non-Qual 21-75 ANN SEP IRA ⁴ 16-75 ANN IRA ⁴ 16-75 ANN Roth IRA ⁴	NA	\$100/month (if PAC or \$1,200 annually)	\$25,000 annually

Rider Summary

Disability Waiver of Premium (WP) Disability Waiver of Monthly Deductions (WMD)	Waives premium (on WL certificates) or monthly deductions (on UL certificates) in the event of total disability of the insured. Disability must begin prior to insured's age 60. Waiver is subject to waiting period. Royal Neighbors will waive monthly deductions or premium until the insured is no longer disabled.				
Guaranteed Insurability Rider (GIR)	Available ages 0-45. Guarantees the insured the right to purchase \$25,000 of additional life insurance at specified dates and life events without evidence of insurability. Maximum lifetime additional face amount without evidence of insurability is \$100,000. Available on Essential Life and SecureLife Plans.				
Accidental Death Benefit Rider (ADB)	Provides benefit if insured suffers accidental death prior to the insured's age 65. Maximum benefit is 10 x the face amount, up to \$300,000.				
Accelerated Living Benefit Rider (ALB)	Accelerates up to 75% of the face amount (min. \$5,000, max. \$250,000) if insured is diagnosed with a defined terminal condition or is permanently confined in a nursing facility for more than 6 months (180 days); no additional premium charged for this rider.				
Accelerated Death Benefit Riders (ADBR-CCT)	Critical Illness Rider	Accelerates up to 25% of the face amount (min. \$2,500, max. \$100,000). Qualifying conditions to trigger the benefit are Cancer (Life threatening), Heart Attack (Myocardial Infarction), Stroke, Paralysis, End Stage Renal Failure; and Major Organ Transplant. Terminal Illness Rider must be chosen if Critical Illness Rider is elected.			
	Chronic Illness Rider	Accelerates up to 80% of the face amount (max. \$400,000) if member is unable to perform at least 2 of 6 ADLs (Activities of Daily Living): bathing, continence, dressing, eating, toileting, and transferring. Terminal Illness Rider must be chosen if Critical Illness Rider is elected.			
	Terminal Illness Rider	Accelerates up to 90% of face amount up to \$450,000 if member has a medical or physical condition that is reasonably expected to result in a drastically limited life span that is 12 months or less. Exercise of the Terminal Illness Rider terminates both the Critical Illness and Chronic Illness Riders (if present on certificate).			
Flexible Premium Deferred Annuity Rider (FPDA)	Offers a convenient way to save for retirement on a tax-deferred basis. Allows individuals the flexibility to vary the amount and frequency of payments to their deferred annuity. Minimum premium \$600 per year, or \$50 per month with Pre-Authorized Collection Plan. Separate surrender charges apply. Annual fee if minimum accumulation values are not met.				
Child Rider	\$5,000 death benefit for each legal child of the insured of the certificate; when base insured dies, this rider is converted to a \$5,000 paid-up policy in the name of each insured child.				
Cancer Waiver Rider Promise Plus	Waives premiums (on WL and Term certificates) or monthly deductions (on UL certificates) for 2 years if the insured is diagnosed with Stage II or greater cervical, ovarian, or breast cancer prior to turning 60 years old.				

³Amounts above \$300,000 require prior Home Office approval ⁴Above 70½ premium must be Rollover/transfer money ⁵16-85 owner on qualified plans, 21-85 on SEP's
 Some products and/or riders not available in all states. Check Product Approval Chart (300-S) for details.