

ROYAL NEIGHBORS OF AMERICA®



INSURANCE WITH A *Difference*SM

We are a nonprofit insurance organization
that blends life insurance coverage with
the joy of giving back.



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**



EXPERIENCE THE ROYAL NEIGHBORS DIFFERENCE.



Blending life insurance coverage with the joy of giving back.

In 1895, nine founding women created a membership community. They were one of the first to make life insurance accessible to women. Nearly 130 years later, Royal Neighbors remains committed to its mission of Insuring Lives, Supporting Women, and Serving CommunitiesSM. Our organization's 265,000+ members, chapters, employees, and appointed agents across the country drive the mission through localized

volunteerism and Philanthropy Programs making social impact the cornerstone of our work.

Royal Neighbors members experience *Insurance with a DifferenceSM* through our tailored life insurance and annuity products, opportunities to make an impact in their communities, and access to a variety of Member Programs including savings on prescriptions, health screenings, grief support, and more.



Berosé Prosper, Scholarship Recipient

"This scholarship will assist in subsidizing the cost of my tuition by alleviating some of the financial challenges associated with earning my master's degree. Receiving this support also motivates me to keep striving forward, knowing others are willing to support me in realizing my dream of becoming a physician to serve medically underserved communities in the future."

INSURING LIVES SINCE 1895

Experience the Royal Neighbors difference. Our tailored life insurance and annuity products go beyond protection to empower and uplift. That's the true meaning of life insurance – to protect the lives of those you love.

In 2020, Royal Neighbors was upgraded to “A Excellent” (3rd highest out of 13) by the AM Best Company for overall financial strength and ability to meet ongoing obligations to certificate holders. The rating was affirmed as of November 17, 2023. Our financial strength makes it possible for us to offer exclusive Member Programs like scholarships, empowerment grants, savings opportunities, and support for grassroots volunteerism.



Strong women build strong communities

Royal Neighbors' founding women chose the name Royal Neighbors of America® to adhere to the belief, “For better is a neighbor that is near than a brother that is far off.” (Proverbs 27:10). By combining the biblical word “neighbor” with the word “royal,” it signified their belief in the nobility of their work.

In 2023, our members generated \$31.2 million in Social Good impact through volunteer programs and philanthropic support.

Lola Kahn, Nation of NeighborsSM Recipient

Lola founded Foster Hope to create an inspiring, supportive, and loving community for foster families. Their mission to support their local foster care community is simple, but their impact is immeasurable. The organization serves hundreds of children and parents in four Illinois counties each year.



FACE THE FUTURE WITH CONFIDENCE



At every stage, your life and financial security are important, and Royal Neighbors offers life insurance and annuities to protect you and those you care for along the way. From graduation, to weddings, children, college, an empty nest and into retirement, a national network of agents is ready to help you achieve your financial goals and protect your legacy.

A life insurance certificate can provide a stable backup plan for loved ones who rely on your income. They can use your life insurance death benefits towards nearly any expense. Some common examples are:

- Mortgage or rent payments
- Everyday expenses like groceries, gasoline, and bills
- Childcare or school tuition
- Paying off outstanding debt like credit cards
- End-of-life costs like a funeral or unpaid medical bills
- Care for aging or ill parents

At Royal Neighbors, we know your family is the most valued part of your life. Life insurance can help you protect them in the future.

Term Life Insurance

For those starting out in a new career, purchasing their first home, or bringing home a new baby, Term Life Insurance is a good first step in protecting your financial future. It's affordable, flexible, and provides peace of mind to protect you and your family's dreams. Term Life Insurance provides death benefit coverage for a specific period of time with a fixed premium amount. It's an economical option – especially when you're young and healthy – that can help maintain your family's standard of living by paying bills such as a mortgage, auto loans, or school tuition. It also allows you to convert your Term Life Insurance to permanent life insurance in the future, at a time right for you.

Whole Life Insurance

Whole Life Insurance is permanent, no matter what life may throw your way. Whole Life Insurance provides lifelong coverage and the ability to accumulate cash value while paying level, predictable premiums. It's a cost-effective option that provides long-term peace of mind that your family is protected, as well as cash value that can be accessed in an emergency.

You can also simply purchase coverage to make sure your final expenses are covered.

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RETIREMENT INCOME GROWTH YOU CAN COUNT ON



Annuities are a financial tool designed to help save for retirement and provide you with a guaranteed monthly income during retirement. The premiums you pay will earn tax-deferred interest over time. Then, during retirement, the annuity will pay you an income on a regular basis for the period of years you choose – or for the rest of your life.

A **Flexible Premium Deferred Annuity** may be a good choice if you want to make regular premium payments to your annuity over the years as you plan for retirement.

A **Multi-Year Guarantee Annuity** allows you to pay an initial lump-sum premium payment into your annuity to save toward your retirement.

A **Single Premium Immediate Annuity** allows you to make a single lump-sum premium payment and start receiving steady, fixed income payments immediately.

Learn more about our life insurance and annuity options at royalneighbors.org/products.

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Inspiring Our Youth

Veola McGowan-Gilmore and LaTonya Terrell serve as Youth Directors of Chapter 20060 and Chapter 20107, respectively. Together, they collaborate on projects to increase the impact they are making in their local community. “My favorite part of being a Youth Director is giving back to the community and inspiring our youth,” said Veola. “It feels good to help others,” added LaTonya, “and we can do more together.”



EXCLUSIVE PROGRAMS FOR OUR MEMBERS

In addition to life insurance and annuities products, members have access to a variety of Member Programs that help them care for their family and serve their community.



Difference Maker Fund

All members can apply for a Difference Maker Fund grant once a year to help offset the costs of their volunteer project and make a positive impact in their community.



Empathy

Bereavement support offering beneficiaries full-circle care through life's most challenging moments.



Member Savings

Members have access to prescription savings and affordable preventative health screenings.



Member Relief Fund

Our Member Relief Fund provides financial support to qualified Beneficial Members experiencing hardship due to illness, accident, or natural disaster.



Nation of NeighborsSM

Through our signature women's empowerment program, Nation of NeighborsSM, we empower women by recognizing and supporting their work through a nonprofit, business, or program. All active members can nominate influential leaders who are doing extraordinary things to impact the lives of women and girls in their community.



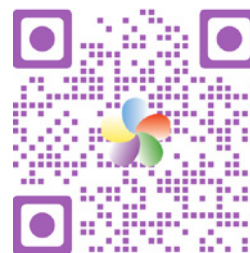
Scholarships

Our Scholarship Program provides financial assistance to qualified Beneficial Members who plan to pursue post-secondary education at an accredited institution to obtain a trade or vocational degree, associate's degree, bachelor's degree, master's degree, or doctoral degree.



RoyalConnect

RoyalConnect is a monthly program designed to connect the community to our mission of empowering women and serving communities through small acts of kindness.



Members can download our app to access all Member Programs anytime, anywhere.

Member Savings and Philanthropy Programs are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed. Health discount programs are not insurance, are not intended to replace health insurance, and cannot be used in conjunction with health insurance benefits. Insurance or annuity products should not be purchased for eligibility or maintenance of nonguaranteed Member Savings opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Savings are administered by a third party and are subject to change without notice. Not all benefits mentioned are available in all states and you should check the list of providers in your area before use.

SUPPORTING WOMEN AND SERVING COMMUNITIES



Our Nationwide Community Chapters

For nearly 130 years, Royal Neighbors and its members have been working together in communities from coast to coast. As part of our desire to continue the mission established by our nine founding women, we provide our members with opportunities to love their neighbors and serve their community.

With support from Royal Neighbors, our chapters cultivate community connections and engage in local volunteer activities. They stock food pantries, ease the suffering of natural disaster victims, fundraise for charitable causes, and support schools, churches, libraries, and a myriad of other community organizations.

Members who have a desire to give back through volunteerism can connect with a chapter in their area or start their own.

Learn more at royalneighbors.org/chapters.



Lucy Blasi, Chapter Leader

A second-generation member, Lucy became a member when her grandmother purchased a Royal Neighbors Certificate for her as a child. Lucy now leads a Royal Neighbors chapter along with her daughter, Sara. Sixteen women strong, this group sews journal covers for residents of a local women's shelter, makes "snuggle bear" blankets for children, and crafts chemo care bags for cancer patients. "Those Sunday sews have been positive in so many ways," Lucy says. "We knew there was so much more we could accomplish together and with the support of Royal Neighbors."





LEARN MORE

(309) 788-4561

royalneighbors.org



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Jet Single Premium Whole Life Insurance



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JET SINGLE PREMIUM WHOLE LIFE

Secure your legacy. Simplify your future.

(Form Series 241812)

Help secure the legacy you leave

You've worked hard to build a secure future, and you're ready to pass on your financial legacy. Whether it's for your loved ones or a favorite charity,¹ **Jet Single Premium Whole Life (SPWL) Insurance** helps ensure your legacy is maximized – quickly and conveniently.

Fast Approval Process

With Jet SPWL, securing your coverage has never been easier. Our streamlined electronic Jet e-App process means you can apply in just minutes, without a medical exam – offering faster approval, greater convenience, and accessibility for busy individuals or those looking for a smooth application process.

Jet SPWL may be right for you if:

- You are between the ages of 40 and 85.²
- You have at least \$5,000 set aside to leave to loved ones.²
- You want a fast, hassle-free application and approval process.

¹ Owner may designate up to 20% of the death benefit to charity.

² Coverage issue ages and premium amounts will depend on whether the applicant qualifies for Preferred, Standard, or Substandard underwriting classes. Standard underwriting class was used in example.

³ The Certificate Owner can request a one-time partial surrender of the available cash surrender value any time after the second Certificate Year. Limitations and restrictions apply. An Administrative Fee will be deducted from the partial surrender amount at the time of payment. When a Partial Surrender is paid, the Face Amount will be reduced by the same percentage as the reduction of the Cash Value of the Certificate. Talk to your agent for specific details. Partial Surrenders on Certificates classified as Modified Endowment Contracts (MEC) are taxable and may be subject to an IRS penalty tax if made prior to age 59 ½. Royal Neighbors does not provide legal, accounting or tax advice. Consult your attorney or tax professional before requesting a partial surrender.

⁴ ACCELERATED DEATH BENEFITS ARE NOT HEALTH, DISABILITY OR LONG-TERM CARE INSURANCE NOR ARE THEY INTENDED TO REPLACE HEALTH, DISABILITY, OR LONG-TERM HEALTH INSURANCE. Not available in all states. Limitations and restrictions apply. Receipt of accelerated benefits may have tax consequences. Talk to your agent for specific details.

⁵ Interest will be charged on the loan. Interest is payable at the end of each Certificate year. An outstanding loan will reduce the death benefit if not repaid in full, or the cash value if the Certificate is surrendered for cash. Additionally, an outstanding loan could potentially terminate the Certificate if the principal plus accrued interest equals or exceeds the cash value of the Certificate. A Single Premium Whole Life Plan can be a Modified Endowment Contract (MEC). Lifetime benefits paid to the Owner of this Certificate through the loan provision may be subject to taxation. Consult with your tax advisor about the potential impact of any loan.

⁶ Charitable Giving Rider (Form Series 221113): This rider provides an additional Charitable Benefit Amount, to be paid by Royal Neighbors of America in a single lump sum to a charity chosen by the certificate owner at the time of the insured's death. The charitable benefit amount will be the lesser of 1% of the face amount of the life insurance certificate, or \$1,000. No additional premium required. Not available in all states.

Jet SPWL: Lifetime benefits, flexible access, and giving back.

You have access to funds in an emergency:

- The **Liquidity Feature**³ provides a valuable opportunity to access a portion of your Certificate's cash value when you need it most. Whether it's for an unexpected expense or a significant milestone, this one-time feature ensures financial flexibility while preserving your Certificate's long-term benefits. With a straightforward process, it's a powerful tool to address life's changing needs.
- You can add an **Accelerated Death Benefit Rider**⁴ at the time of issue, at no additional premium. Riders consist of:
 - Critical Illness Rider (Form Series 181591CR)
 - Chronic Illness Rider (Form Series 181591CH)
 - Terminal Illness Rider (Form Series 181591T)
- You can also access the cash value through a certificate loan if the need arises.⁵

Give to a charity that is meaningful to you, at no additional cost to you:

- Amplify your impact when you select the **Charitable Giving Rider**⁶ at the time of application. Royal Neighbors of America will donate an amount equal to the lesser of 1% of the insurance certificate's face amount or \$1,000 to a charity from a pre-approved list when the insured passes. This allows you to make a lasting impact to a cause you care about.

Additional benefits you receive with Jet SPWL:

- Guaranteed death benefits and cash value.
- A simple, one-time premium payment.
- Your beneficiaries receive income tax-free proceeds.
- Avoid the delays and expenses of probate.



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Jet Single Premium Whole Life (Form Series 241812).



Protect your family with life insurance

Your life insurance Certificate provides a financial safety net for your loved ones. They can use your life insurance death benefits towards nearly any expense. Some common examples are:

- Mortgage or rent payments
- Everyday expenses like groceries, gasoline, and bills
- Childcare or school tuition
- Paying off outstanding debt like credit cards
- End-of-life costs like a funeral or unpaid medical bills
- Care for aging or ill parents

At Royal Neighbors, we know your family is the most valued part of your life. Life insurance will help you protect them in the future.

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CONFIDENCE IN YOUR FINANCIAL FUTURE.

Discover *Insurance with a Difference*SM with Royal Neighbors' longstanding financial strength which makes it possible for us to provide impactful Member Programs⁷, ranging from scholarships and empowerment grants to assistance for grassroots volunteerism. Our passion for our mission of empowering women and serving communities is powered by our five values: Faith, Courage, Unselfishness, Endurance, and Humility. Learn about our impact at royalneighbors.org/about-us.

⁷ 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 Programs are provided at the discretion of Royal Neighbors of America and are not available in all states.

Insurance with a *difference*SM

As a community-minded nonprofit insurance organization, we blend the security of life insurance coverage with the joy of giving back. When you become a member, you have access to a variety of Member Programs that can help you care for your family and serve your community.



Community Chapters

If you have a desire to give back, we can connect you with a chapter in your area or help you start your own.



Difference Maker Fund

A yearly grant to help offset the costs of your volunteer project and help you make a difference in your community.



Empathy

Bereavement support offering your beneficiaries full-circle care through life's most challenging moments.



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Assistance for qualified Beneficial Members experiencing hardship resulting from illness, accident, or disaster.



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Nation of NeighborsSM

Women's empowerment award and grant recognizing and supporting women who work to serve their community.



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A monthly program designed to connect you to our mission through small acts of kindness.



Scholarship Program

Financial assistance for qualified Beneficial Members who plan to pursue post-secondary education at an accredited institution.



Learn more at royalneighbors.org/membership.

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THE COVERAGE YOU NEED

Ensured Legacy Final Expense Insurance



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ENSURED LEGACY FINAL EXPENSE

Get the coverage you need now. Ensure your legacy for the future.

(Form Series 211311, 211312, and 221309)

Royal Neighbors has permanent life insurance coverage to help you pass on your love and legacy – not your debt. Best of all, Ensured Legacy Final Expense offers a suite of products designed to help you find the right coverage for your unique situation.

With Ensured Legacy Final Expense you can:

- **Choose coverage between \$5,000 – \$40,000^{#1}**
- Select our **Charitable Giving Rider^{#2}** and take comfort knowing you're not only financially helping your loved ones when you pass, but a charity that is important to you – available for no additional premium!

- Give all of your grandchildren \$5,000 of life insurance coverage when you select our **Grandchild Rider^{#3}**.
- Add the **Accidental Death Benefit Rider^{#4}** to give your family additional financial protection should your death be caused by a covered accident.
- Take comfort in knowing you can access part of your death benefit if you're diagnosed with a terminal illness when you use our **Accelerated Death Benefit Rider^{#5}** – available for no additional premium!



^{#1} Coverage ranges will depend on whether the applicant qualifies for either Simplified Issue (Form Series 211311), Graded Death Benefit (Form Series 211312), or Guaranteed Issue (Form Series 221309) – speak with your Royal Neighbors agent for more details.

^{#2} Charitable Giving Rider (Form Series 221113). At time of claim, an additional 1% on top of face amount, up to a maximum of \$1,000, goes to the 501(c)(3) charity of owner's choice. Rider will terminate if the base certificate goes into extended term insurance (ETI). The certificate Owner has the right to change the charity until the death of the insured. On assignment, the designation of the charity becomes irrevocable. No additional premium required.

^{#3} Grandchild Rider (Form Series 221081). The Beneficiary of this rider is the insured of the life certificate to which the rider is attached. This rider terminates either upon the request of the insured or when the base certificate terminates or is paid. The rider must be added prior to issuance of the base certificate or at the time of reinstatement. Rider is convertible to permanent coverage for the Grandchild at any time before the base certificate expires, is terminated, or before the death of the insured. An additional premium is required for this rider.

^{#4} Accidental Death Benefit Rider (Form Series 222140). This rider expires on the anniversary in which the insured reaches age 80. The rider must be added prior to issuance of the base certificate or at the time of reinstatement. An additional premium is required for this rider.

^{#5} Accelerated Death Benefit Rider (Form Series 221203). 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. Not available on Guaranteed Issue (Form Series 221309), the benefits are not assignable, and the rider must be added prior to issuance of the certificate or at the time of reinstatement. Only available on certificates with a face amount of \$7,000 or higher. No additional premium required.

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.



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**Ensured Legacy Final Expense: Simplified Issue Whole Life, Form Series 211311;
Graded Death Benefit, Form Series 211312; Guaranteed Issue, Form Series 221309**



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Ensured Legacy Final Expense Insurance



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