

ROYAL NEIGHBORS OF AMERICA®

Insurance with a Difference<sup>SM</sup>

ROYAL NEIGHBORS  
IS AN INSURANCE  
ORGANIZATION

- dedicated to agents
- providing valuable member benefits to its members
- that is 119 years old, with \$868 million of assets and \$213 million of surplus as of Dec. 31, 2013
- rated A- (Excellent) by A.M. Best as of Dec. 31, 2013



## CHOICE SERIES ANNUITIES

### MULTI-YEAR GUARANTEE ANNUITIES

- Single Premium Deferred Annuities
- Issue ages: 16–99 Owner (non-qualified), 0–85 Annuitant (non-qualified), 16–99 Owner (IRA and ROTH), 21–85 Owner (SEP)
- Minimum interest rate guarantee set at issue

#### Choice 6

- Initial rate guarantee for 6 years
- 6-year surrender charge
- Minimum premium of \$5,000
- Banded for high guaranteed interest rate

#### Choice 5

- Initial rate guarantee for 5 years
- 5-year surrender charge
- Minimum premium of \$10,000

#### Choice 3

- 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
- 9-year surrender charge schedule
- Minimum premium \$50,000

### FLEXIBLE PREMIUM ANNUITY

#### SteadyChoice II Flexible Premium Deferred Annuity

- Minimum premium \$100/month with PAC or \$1,200 annually, maximum premium \$25,000/year
- Issue ages: 16–75 Owner (non-qualified), 16–75 Roth and IRA Owner, 21–75 SEP Owner, 0–99 Annuitant (non-qualified).
- 10-year surrender charge period
- Withdrawals up to 10% of accumulation value per year—without surrender charge
- \$15 annual administrative fee applies to accounts with less than minimum yearly account values

### IMMEDIATE INCOME ANNUITY

#### Single Premium Immediate Annuity

- Minimum premium \$5,000
- Single/joint life with 10 or 20-year Period Certain, 100% or 50% payable to the surviving Joint Annuitant
- Period Certain only with periods between 5–30 years
- Issue ages 16–98 Owner

## FRATERNAL BENEFITS FOR AGENTS AND CERTIFICATEHOLDERS

Fraternal benefits available:

- Traditional and non-traditional scholarships for beneficial members
- The Royal Neighbor magazine
- Nation of Neighbors<sup>SM</sup>
- Health and retail discount programs
  - Dental and vision care
  - Prescription drugs
  - Health screenings
  - Legal services
  - Cashback online shopping
  - Diagnostic testing

These benefits are provided at the discretion of Royal Neighbors of America. They are not part of any insurance or annuity contract and are not guaranteed.



Royal Neighbors of America

[www.royalneighbors.org](http://www.royalneighbors.org)

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES<sup>SM</sup>

Top contracts available including MGA contracts for qualified agencies  
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## Product Portfolio Highlights

### NEIGHBORS FINAL EXPENSE PLAN

#### SIMPLIFIED ISSUE WHOLE LIFE

- Issue ages 50–85
- Face amounts \$5,000 to \$25,000
- Simplified yes/no app
- Underwritten via telephone interview at point of sale
- Faxed apps accepted
- Advance daily pay

65-year-old, Female, NT,  
\$10,000 death benefit, \$42.61 monthly PAC

#### GRADED DEATH BENEFIT

- Issue ages 50–85
- Face amounts \$5,000 to \$10,000
- Grade 1st year/30% of face amount
- Grade 2nd year/70% of face amount
- 3rd year-100% of face amount

*If death is accidental, 100% of the face amount will be paid in years 1 and 2. Accelerated Living Benefit Rider available for both SIWL/GDB*

#### SECURELIFE UNIVERSAL LIFE CASH VALUE (UL CV)

- Minimum face amount \$50,000 (\$250,000 for preferred)
- Issue ages 0–85 for Non-Tobacco risk classes; 16–75 for Tobacco risk classes
- Traditional loans available, 4% net cost. Preferred loans starting in year 11, up to 100% of cash surrender value not to exceed 50% of the cash 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%
- Multiple riders for flexibility
- 15-year surrender charge period
- Non-medical underwriting at select ages and face amounts

#### SECURELIFE UNIVERSAL LIFE DEATH BENEFIT (UL DB)

- Minimum face amount \$50,000 (\$100,000 for preferred)
- Issue ages 0–75 for Non-tobacco risk classes; 18–75 for Tobacco risk classes
- Traditional and Preferred loans available
- Affordable premium guarantees the death benefit for 20 years through the requirement of a cumulative minimum premium test
- Non-medical underwriting at select ages and face amounts



#### ESSENTIAL LIFE – WHOLE LIFE INSURANCE

- Minimum face amount \$25,000
- Issue ages 18 and up
- Three payment options:
  - 20-pay Life (premiums paid for 20 years)
  - Life Paid-up at 65
  - Level payments through age 121
- Non-medical underwriting at select ages and face amounts

#### YOUTH ESSENTIAL LIFE – WHOLE LIFE INSURANCE

- Minimum face amount \$10,000
- Issue ages 0–17
- Two payment options:
  - 20-pay Life (premiums paid for 20 years)
  - Level payments through age 121

#### ROYAL LEGACY LIFE – SINGLE PREMIUM WHOLE LIFE

- Minimum premium amount \$10,000; maximum \$200,000
- Issue ages 45–80
- Convenient lump-sum single payment
- Underwriting based on Net Amount at Risk (NAR); simplified underwriting process at specified NAR levels
- Simple concept for positioning the value of life insurance in wealth transfer sales

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