

# What is Insurance with a Difference<sup>SM</sup>?

*Life insurance protection, valuable member benefits, support for community service*

Royal Neighbors of America was founded in 1895 as a fraternal insurance organization for women. We now serve more than 215,000 members, providing valuable member benefits and an opportunity to connect and volunteer in their communities.

We help you take better care of those you love through health and wellness discount packages and scholarship opportunities for young adult and mid-life career transitions. The member benefits package is just one more way that Royal Neighbors gives back to its members.

*“My mother was diagnosed with a significant hearing loss. She saved \$300 on hearing aids with your discount program.” – J.J., Silvis, IL*

*“I wouldn’t have been able to continue on for my degree if it weren’t for the Royal Neighbors scholarship. Times and money were just too tight.” – R.E., Manhattan, KS*

*“I’m so happy my mother bought Royal Neighbors life insurance for me. Not only do I have the coverage, but the discount on prescription drugs saves me at least \$1,000 a year.” – K.O., Jacksonville, FL*

*Helping you meet  
your family’s needs,  
Royal Neighbors of America  
is Insurance with a Difference<sup>SM</sup>.*

Member 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.



**Discounts on prescription drugs** – Savings of up to 15% off brand name drugs and 40% off generic drugs at more than 56,000 participating pharmacies



**Discounts on dental and vision care, hearing aids, life-saving diagnostic testing and health screenings** – Savings through a network of more than 65,000 dentists, 1,800 hearing care locations and thousands of optometrists, and health screenings through mobile screening units



**Fraternal Aid and Disaster Aid** – Direct financial assistance to eligible members who have suffered a loss due to unforeseen circumstances



**Scholarship Program** – A variety of significant scholarships at varying amounts for young adults and mid-life career transitions



**Membership magazine and discounts on popular magazines** – *The Royal Neighbor* magazine offers health tips, financial education, family lifestyle information, and news about our members. Discounts also are available on other popular magazines

**ASSETS:** \$792 million

**SURPLUS:** \$211 million

**SURPLUS RATIO:** 27%

(significantly higher than the estimated industry average of 8.0%)

**SOLVENCY RATIO:** 1.36

(compares favorably to industry average of 1.09)

**A.M. BEST RATING:** A- (Excellent) for overall financial strength and ability to meet ongoing obligations to certificateholders (4th highest out of 15 possible)

(as of December 31, 2011)



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

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www.royalneighbors.org

Form 2996-D; Rev. 4-2012



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

After the death of a loved one, many families face unexpected expenses.

**Be prepared...  
planning is the first step**

*Royal Neighbors of America*

**Level and Graded  
Simplified Issue Life Insurance**

## **GUARANTEED**

- Level Premiums
- Cash Values
- Death Benefit
- Non-Cancelable

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

## What are final expenses and how much do they cost?

### ► Typical funeral cost<sup>1</sup>

• Non-declinable basic services fee .....	\$ 1,817
• Embalming .....	\$ 628
• Other preparations of the body .....	\$ 200
• Use of facilities and staff for visitation/viewing .....	\$ 395
• Use of facilities and staff for funeral ceremony .....	\$ 450
• Transfer to funeral home .....	\$ 250
• Hearse .....	\$ 275
• Service car/van .....	\$ 125
• Basic memorial printed package .....	\$ 125
• Metal casket .....	\$ 2,295
• Vault .....	\$ 1,195

**Estimated cost<sup>1</sup> .....** \$ 7,755

**In addition, there are other matters your family may have to attend to in their time of grief and stress.**

Preparing financially can help alleviate some of your family's stress.

### ► Your choices are:

Leave your loved ones to---

- Rely on family and friends
- Spend money that was meant for them
- Borrow money from a bank

**OR**

You can plan ahead using Royal Neighbors final expense insurance and help leave your loved ones unburdened by debt.

<sup>1</sup>National Funeral Directors Association, 2010

<sup>2</sup>SIWL Series 200612 and GDB Series 200613 are not available in all states.

<sup>3</sup>Contractual provisions and limitations may vary by state.

### ► What are your needs for final expenses?

	<i>Estimated</i>	<i>Your need</i>
<b>Professional Services</b>		
Basic funeral director services	\$1,817	_____
Embalming	628	_____
Other preparations of the body	200	_____
<b>Facilities and Staff Services</b>		
Viewing and ceremony	845	_____
Cemetery and graveside	_____	_____
<b>Transportation Services</b>		
Transfer of remains	250	_____
Hearse	275	_____
Limousine or van	125	_____
<b>Merchandise</b>		
Casket/cremation urn	2,295	_____
Burial vault/liner	1,195	_____
Monument/headstone	_____	_____
<b>Miscellaneous Expenses</b>		
Burial clothing	_____	_____
Floral arrangements	_____	_____
Basic memorial printed package	125	_____
Cemetery property	_____	_____
Credit cards	_____	_____
<b>► Total</b>		\$ _____

You have applied for \$ \_\_\_\_\_ of face amount.

You have elected to pay the \$ \_\_\_\_\_ premium

- monthly (PAC)       quarterly  
 semi-annually       annually

Based on the answers you provided on the health questions, you applied for  SIWL  GDB

## Life insurance plans designed to meet your needs

Simplified Issue Whole Life<sup>2</sup> (SIWL) will pay the full face amount upon your death<sup>3</sup>.

Graded Death Benefit<sup>2</sup> (GDB) will pay 30% of the face amount if natural death occurs in the first year, 70% if natural death occurs in the second year. If death occurs in the first two years and is accidental, 100% of the face amount will be paid to the beneficiary. The full face amount is paid as the death benefit thereafter.<sup>3</sup>

**You decide how much insurance protection you need and can afford:**

- SIWL from \$3,000 to \$25,000
- GDB from \$3,000 to \$10,000

**You choose your premium payment, method, and frequency:**

- Premiums can be paid monthly, quarterly, semi-annually, or annually by draft (Pre-authorized Collection), or direct by check on a quarterly, semi-annual, or annual basis.
- Premiums are guaranteed to never increase for the life of the certificate.

**You choose to whom benefits will be paid upon your death.**

- You can name one or more beneficiaries, with benefits split equally or at specified percentages.
- Death benefit can be paid in a lump sum or over a specified period.

### ► Guaranteed non-cancelable

Your insurance cannot be canceled after the certificate is issued because of age or a change in your health condition.

### ► Guaranteed cash values

After your certificate has been in force for a specified time, it builds guaranteed cash values.