



### Risk Classifications

- Male/Female
- Tobacco/Non-Tobacco
- Standard – risks up to Table 4
- Substandard – risks Table 5-8 (only available for issue ages 45-72 for Non-Tobacco or 45-71 for Tobacco user)

### Health/Medical Requirements

- A streamlined underwriting process utilizes a telephone interview to gather medical information.
- Telephone interview is required on all cases, either at the point-of-sale or after the application is submitted.
- **Point-of-sale interviews** will be completed by the Royal Neighbors' Underwriting Team. **Call 866-733-9758, option 1** to request an SPWL phone interview. You will be routed to an available underwriter. This short 8-10 minute interview will cover questions on the application and additional questions as required based on client's responses. No decision will be made at this point.
- **If you prefer to conduct the interview later**, submit the application and your client will be contacted by our Underwriting team to complete the telephone interview.

Net Amount at Risk	Age	Underwriting Requirements *
\$10,000 - \$49,999	45-80	<ul style="list-style-type: none"> <li>• Telephone Interview</li> <li>• MIB Report</li> <li>• Rx Profile</li> </ul>
\$50,000 - \$99,999	45-69	<ul style="list-style-type: none"> <li>• Telephone Interview</li> <li>• MIB Report</li> <li>• Rx Profile</li> </ul>
\$50,000 - \$99,999	70-80	<ul style="list-style-type: none"> <li>• Telephone Interview</li> <li>• MIB Report</li> <li>• Rx Profile</li> <li>• APS (If the client has not visited a doctor in past 12 months, an abbreviated Paramed Exam and Blood Profile/Urinalysis is required)</li> </ul>
\$100,000 +	45-69	<ul style="list-style-type: none"> <li>• Telephone Interview</li> <li>• MIB Report</li> <li>• Rx Profile</li> <li>• APS (If the client has not visited a doctor in past 12 months, an abbreviated Paramed Exam and Blood Profile/Urinalysis is required)</li> </ul>
\$100,000 +	70-80	<ul style="list-style-type: none"> <li>• Telephone Interview</li> <li>• MIB Report</li> <li>• Rx Profile</li> <li>• APS (If the client has not visited a doctor in past 12 months, a Mature Assessment Exam and Blood Profile/Urinalysis is required)</li> </ul>

*\*This is an underwritten product. Additional requirements may be ordered to qualify risks.*

### **Certificate Fee**

- There is no certificate fee associated with this certificate

### **Free-Look Period**

- 20 days (or longer if required by state)

### **Riders Available**

- Accelerated Living Benefit Rider (not available in all states)

### **Accelerated Living Benefit Rider – Form Series 1766**

- No additional charge for rider
- Cannot be added after issue
- Qualifying Events:
  - ◆ Terminal Illness
    - The insured's death is expected within 12 months as certified by a qualified physician.
  - ◆ Permanent Confinement
    - The insured's continuous confinement to a qualified nursing home, beginning after the date coverage begins under this rider and from a date at least 90 days prior to the request for acceleration, with confinement expected to continue until the insured's death. Royal Neighbors will require satisfactory evidence of permanent confinement, including certification in a physician's statement. Permanent confinement does not include any confinement resulting from a self-inflicted injury.
- Up to 75% of the death benefit can be accelerated (minimum \$5,000, maximum \$250,000) and can be applied to a settlement option provided in the base certificate
- An accelerated payment creates an interest-bearing lien on certificate
- The interest on the certificate lien will not be waived
- Rider may not be available in all states or may have certain restrictions. Check the Product Approval Chart on our agent website at [agent.royalneighbors.org](http://agent.royalneighbors.org) for state availability.
- Rider terminates at death of insured or termination/expiration of the certificate to which the rider is attached
- The balance of the death benefit less any lien balance and certificate loans and reserve impairments, if any, plus accrued interest will be paid to the beneficiary at the insured's death
- Rider has no cash value

### **Dividends**

- Certificate is participating but no dividends are expected

### **Loans**

- Certificateowners may borrow against the cash value of the certificate
- Loans will bear an interest rate of 8% per annum with interest payable at the end of each certificate year
- Automatic Premium Loan (APL) is not available on this certificate (there are no future premiums)
- 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

### Reinstatement

- Not available on this certificate

### Nonforfeiture Options

- Cash only (product is paid up)

### Termination

- The certificate will terminate/mature the earliest of the following dates:
  - ◆ Insured dies
  - ◆ Request received for full surrender
  - ◆ Cash value is transferred (1035 exchange) to another product
  - ◆ 31 days after notification that (1) the accumulated loan including accumulated interest exceeds the cash value or (2) the certificate, to which this rider is attached, will terminate at any time the indebtedness, including any lien balance and certificate loans and reserve impairments, if any, plus accrued interest, exceeds the certificate's death benefit

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[www.royalneighbors.org](http://www.royalneighbors.org)  
(800) 770-4561, Option 1