

ROYAL NEIGHBORS OF AMERICA®

Insurance with a DifferenceSM

For Agent Use Only

ROYAL NEIGHBORS
IS AN INSURANCE
ORGANIZATION

- dedicated to agents
- providing valuable member benefits to its members
- that is 121 years old, with \$972 million of assets and \$202.5 million of surplus as of Dec. 31, 2015
- rated A- (Excellent) by A.M. Best as of Dec. 31, 2015



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

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

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



INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM

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BENEFITS OF MEMBERSHIP FOR AGENTS AND CERTIFICATEHOLDERS

- Community Leadership Chapters
- Difference Maker Fund
- Member Relief Fund
- Traditional and non-traditional scholarships for beneficial members
- The Royal Neighbor magazine
- Nation of NeighborsSM
- Health and retail discount programs
 - Dental and vision care
 - Prescription drugs
 - Health screenings
 - Legal services
 - Cashback online shopping

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.

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

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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
- Graded Death Benefit also available
- Advance daily pay

Accelerated Living Benefit Rider available for both SIWL/GDB

JETerm

- Minimum face amount \$50,000
- 15, 20 & 30 year initial level premium periods
- Issue ages: JETerm 15 ages 18-65, JETerm 20 ages 18-60, JETerm 30 ages 18-50
- Streamlined electronic-only application with an automated underwriting process
- Non-medical underwriting at select ages and face amounts

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 and Preferred loans are available
- 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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