

What is "Insurance with a Difference"?

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 nearly 250,000 members, providing valuable member benefits and an opportunity to connect and volunteer in their community.

We help you take better care of those you love through health and wellness discount packages, financing options, and scholarships opportunities for young adult and mid-life career transitions. Saving members more than \$1,000 per year, the member benefits package is just one more way that Royal Neighbors gives back to its members.

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

"From the bottom of my heart, I want to say thank you. You'll never know how much the check helped us." – A.B. Arthur City, TX

*Helping you meet
your family's needs,
Royal Neighbors of America
is insurance with a difference.*



Discounts on Prescription Drugs – Save up to 55% off approved prescription drugs.

Discounts on Dental, Vision, Hearing Aid, Life-Saving Diagnostic Testing and Health Screenings – Save on the preventative screenings and health exams you and your family really need through our growing network of more than 55,000 dentist, 1,600 hearing care locations and your neighborhood optometrists.

Health Care Financing and a Point-Earning Credit Card – Open ended credit and a rewards point credit card help you fund your major purchases of qualifying healthcare helping you take control of your finances.



Disaster & Fraternal Aid – Help members who are suffering from illness, accidents or natural disasters. Last year alone, Royal Neighbors granted more than \$1 million in direct member funds through our benefit and aid programs.



Scholarship Programs – Scholarships for young adults and returning students.



Membership Magazine & Discounts on Popular Magazines – 80% off many magazine subscriptions.

ASSETS: \$683.2 million
SURPLUS: \$244.4 million
SURPLUS RATIO: 35.8%
SOLVENCY RATIO: 1.56
A.M. BEST RATING: A- Excellent
(4th highest out of 15 possible)
(as of December 31, 2007)



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

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Form 2996-D; Rev. 11-2008



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

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

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

Royal Neighbors of America

**\$3,000 – \$25,000
Level and Graded
Death Benefit Plans**

GUARANTEED

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

*Insurance
with a Difference*

What Are Final Expenses and How Much Do they Cost?

► Typical Funeral Cost¹

• Professional services	\$ 1,595
• Embalming	\$ 550
• Other preparations of the body	\$ 203
• Use of facilities and staff for visitation/viewing	\$ 406
• Use of facilities and staff for funeral ceremony	\$ 463
• Transfer to funeral home	\$ 233
• Hearse	\$ 251
• Service car/van	\$ 120
• Basic memorial printed package	\$ 119
• Casket	\$ 2,255
• Vault	\$ 1,128
Estimated cost¹	\$ 7,323

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:

- Rely on family and friends
- Spend money that was for a spouse or other loved ones
- Borrow money from a bank

OR

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

¹National Funeral Directors Association, 2008

²SIWL Series 200612 and GDB Series 200613 are not available in all states.

³Contract provisions apply and may vary by state

► What Are Your Needs For Final Expenses?

	<i>Estimated</i>	<i>Your need</i>
Professional Services		
Basic funeral		
Director services	\$1,595	
Embalming	550	
Other preparations of the body	203	
Facilities and Staff Services		
Viewing and ceremony	869	
Cemetery and graveside		
Transportation Services		
Transfer of remains	233	
Hearse	251	
Limousine or van	120	
Merchandise		
Casket/creation urn	2,255	
Burial vault/liner	1,128	
Monument/headstone		
Miscellaneous Expenses		
Burial clothing		
Floral arrangements		
Basic memorial printed package	119	
Cemetery property		
Credit cards		
► Total		\$ _____

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 plan

Insurance Plans Designed to Meet Your Needs

The level death benefit plan (SIWL²) will pay the full face amount upon your death³.

The Graded Death Benefit (GDB²) plan 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.³

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

- SIWL plan from \$3,000 to \$25,000
- GDB plan 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 (PAC), 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 how and to whom benefits will be paid to 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 cancelled because of age or a change in your health condition after the certificate is issued.

► Guaranteed Cash Values

After your certificate has been in force for a specified time, it builds guaranteed cash values which can be accessed if needed, through the certificate loan provision.