



RICH PAST, STRONG FUTURE.

Royal Neighbors of America® is a Member-based provider of life insurance and annuities. Our mission is to protect women financially, and empower them to improve their lives, families, and communities through education and volunteerism. Founded in 1895 by nine pioneering women, today Royal Neighbors serves over 220,000 Members nationwide and is a financially strong and thriving organization. Royal Neighbors Members receive benefits^{#4} such as access to life insurance, annuities, scholarships and discounts on health, retail and legal services.

^{#4} Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed Membership benefits. These life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member savings are available at no additional cost. Member savings opportunities are provided at the discretion of Royal Neighbors of America and are not available in all states. Member savings are not part of any insurance or annuity contract and are not guaranteed.

PRODUCTS

Life Insurance

- Term Life Insurance
- Whole Life Insurance

Annuities

- Multi-Year Guarantee Annuity (MYGA)
- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.



INSURING LIVES
SUPPORTING WOMEN
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INSURING LIVES
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SIMPLE, PERMANENT PROTECTION

Jet Youth Whole Life Insurance



JET YOUTH WHOLE LIFE INSURANCE

Protect your child's insurability
(Form Series 211811)

Did you know the cost to buy life insurance increases with age?

Age is one of the key factors in determining the cost of life insurance premiums. Buying life insurance for your child now will **lock in premiums** that are lower than if she or he buys it at an older age.

Did you know Whole Life Insurance builds cash value that your child can access in the future?

This cash value builds at a guaranteed rate, and can be borrowed through a loan for future needs like college tuition, a down payment on a home, or emergency expenses.^{#1}

Buying **Jet Youth Whole Life** for your child or grandchild^{#2} provides insurance coverage that can be maintained throughout life.

Customize your coverage

Riders are available to customize life insurance coverage based on your individual needs. These riders may add to the cost of the insurance.

^{#1} Like any loan, interest will be charged. An outstanding loan will reduce the death benefit, if not repaid in full, or the cash value if the Certificate is surrendered for cash. Additionally, an outstanding loan could potentially terminate the Certificate, if the principal plus accrued interest equals or exceeds the cash value of the Certificate. Tax penalties may apply.

^{#2} Parent signature is required if Proposed Insured is a minor. If face amount is greater than \$25,000, other grandchildren must have similar amounts of coverage. NOTE: For issue ages 0-15, petitioner rules apply. Petitioner rules state that through age 16, the petitioner exclusively controls the Certificate. When minors reach ages 16-20, the Certificate becomes jointly controlled between petitioner and insured minor. At age 21, the Insured gains full control of Certificate.

Form 2985-2; Rev. 10-2021

Royal Neighbors Jet Youth Whole Life
Insurance could be the right choice for you

Select from two payment options:

- You can make fixed premium payments for 20 years. Because the payments are compressed into 20 years, the payments will be higher but you will not need to worry about paying a premium after this initial 20 years.
- You (or eventually your child who can take over making payments on the coverage as early as age 21) can make fixed premium payments until the child reaches the age of 121. Because the payments are spread out over the child's entire life, the premiums are lower.

Why "Jet" Youth Whole Life?

Get from Point A (no coverage) to Point B (proud Owner of Whole Life Insurance) as quickly as possible! Traditionally, buying life insurance meant waiting several weeks or months for your application to be processed. This included a required medical exam. With **Jet Youth Whole Life**, you will know in minutes if your application is approved.^{#3} Once approved, you pay your first premium and you have your valuable life insurance coverage.

^{#3} Not all cases can be approved within minutes. Some cases may require underwriter review and/or a medical exam.

Certificates and riders are not available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements. Subject to contestable period.

Royal Neighbors Jet Youth Whole Life Insurance (Form Series 211811). Royal Neighbors of America® (NAIC #57657), is an Illinois corporation and is licensed in all states and the District of Columbia, except AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state. They are not insured by the FDIC or any federal government agency. They are not a deposit and may lose value.

The Royal *difference*

When you become a Member of Royal Neighbors, you join a fraternal benefit society more than 220,000 strong.

From grant funding to scholarships, our Member programs celebrate and enhance the impact we can make together.



Community Chapters

Our chapters positively impact their communities by volunteering. Connect with your local chapter, or if you're already volunteering, start one, and we'll provide supplies, support, and funding to help.



Difference Maker Fund

As a Member, if you want to be a Difference Maker by leading your own volunteer project, we can help by providing seed money, promotional materials, and guidance for how to make it effective.



Nation of NeighborsSM

Nominate an inspiring woman for a Nation of Neighbors award. Our signature women's empowerment grant program recognizes women planning to start or expand a business, organization, program, or nonprofit that helps women or girls in their community.



Scholarship Program

We're dedicated to making college more affordable for our Beneficial Members through scholarships for post-secondary education at a community college, trade or vocational school, or a four-year institution.



Member Relief Fund

This fund provides financial assistance to qualified Beneficial Members experiencing extreme cases of need, due to illness or injury, or extensive property loss/damage due to natural disasters.



Member Savings

Using the Royal Neighbors Member Savings Card, Members and their immediate families have access to free/discounted services to help save on legal services, vision/dental services, prescriptions and more.

Find out more at royalneighbors.org/membership.

Member programs are provided at the discretion of Royal Neighbors of America®, are not available in all states, and are subject to change without notice. They are not part of any insurance or annuity contract, and are not guaranteed. Insurance or annuity products should not be purchased for eligibility or maintenance of non-guaranteed Membership programs. These products should only be purchased if they meet the financial needs of the applicant. Member programs are available at no extra cost.