



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^{#3} such as access to life insurance, annuities, scholarships and discounts on health, retail and legal services.

^{#3} 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.



230 16th Street
Rock Island, Illinois 61201
(800) 627-4762
royalneighbors.org



YOU HAVE A LOT TO PROTECT

Jet Term Life Insurance



JET TERM LIFE INSURANCE

The time to buy your coverage is now

(Form Series 1611)

Your life is busy. And life insurance may not be at the top of your list of things to do today. But getting your life insurance coverage now **makes a difference to you and your family.**

First, **the cost of life insurance increases each year**, which means the same amount of coverage may cost you more next year. Also, getting your coverage in place means you have the comfort in knowing your family is financially protected for the unexpected. **Life insurance will provide them the money to cover expenses like the mortgage, medical bills and more.**

Check “Get life insurance” off your list of things you need to do today

Applying for life insurance is the first step to get started. Just choose your coverage amount and the length of time you want to be covered. Your premiums will never increase during the level premium period you select.^{#1}



^{#1} Following the level term period, you can choose to continue coverage to age 95 by paying increasing annual renewable rates.

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

You may want to have Term Life Insurance if any of the following apply to you:

- Your income helps support your loved ones.
- Your absence would cause additional expenses to your loved ones, such as child care.
- You're paying off a large loan (for example, a mortgage or a private student loan), and would like your loved ones to be able to pay it off if you died.
- You own a small business, and have business debts that would impact someone else if you died.

Why “Jet” Term Life?

Get from Point A (no coverage) to Point B (proud Owner of Term 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 Term Life**, you will know in minutes if your application is approved.^{#2} Once approved, you pay your first premium, and you have your valuable life insurance coverage.

^{#2} 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 Term Life Insurance (Form Series 1611). 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.