



Essential
Life

WHOLE LIFE

WHY CONTRACT WITH ROYAL NEIGHBORS?

- A.M. Best Rating: A- (Excellent) for overall financial strength and ability to meet ongoing obligations to certificateholders (4th highest out of 15 possible), as of Dec. 31, 2014.
- Same-day commission.
- Advanced commissions allowable.
- Not-for-profit fraternal benefit society offering member benefits including free basic will.*
- Build your business while helping your local community.

ESSENTIAL WHOLE LIFE PRODUCT HIGHLIGHTS:

- Competitively priced traditional Whole Life insurance.
- Minimum Death Benefit of only \$25,000 (no set maximum amount).
- Non-medical underwriting (no paramed exam or blood urine testing) on issue ages 18 to 50 up to \$249,999.
- Non-medical underwriting (no paramed exam or blood urine testing) on issue ages 51 to 65 up to \$49,999.
- Super-Preferred (NT) and Preferred (NT & T) underwriting beginning at \$250,000 face amounts.
- Substandard underwriting available starting at \$25,000 up to table 10 rating.
- Premium payment options (monthly, quarterly, semi-annually, annually):
 - Level Pay to age 121 (lowest premium payment option): issue ages 18 to 85.
 - 20-Pay (20 years only of premium payments): issue ages 18 to 80.
 - Paid-up at age 65 (no premium payment after age 65): issue ages 18 to 60.
- An Accelerated Death Living Benefit Rider allows for access to the death benefit for qualifying Critical, Chronic, and Terminal Illness (check for state availability). Available at no additional cost.
- "Promise Plus" Cancer Rider – waives premium payments for two years for cervical, ovarian, or breast cancer (Stage 2 or greater cancer prior to age 60 – check for state availability).**
- Various other riders available (DW, AD, Guaranteed Insurability, Child Term).
- Rate calculator for Apple and Android platforms available for premium quotes at: www.rnaquickquote.org.
- Member benefits include prescription drug, dental, and vision discounts, free and discounted legal services, Fraternal Aid, scholarships, and retail discounts.*

*Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.

** Promise Plus is Essential Whole Life insurance (form series 1314) + Cancer Waiver of Premium Rider (form series 2084). Certificates and riders are not available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements. Patent Pending.

**\$25,000 death benefit, monthly premiums for a Female, standard non-tobacco**

Carrier	A.M. Best Rating	Age 35	Age 45	Age 55	Age 65	Age 75
Royal Neighbors ¹	A-	\$27.97	\$39.43	\$56.31	\$87.13	\$136.52
Minnesota Life/Securian ²	A+	\$29.52	\$40.12	\$57.56	NA	NA
Baltimore Life ³	B++	\$33.45	\$43.20	\$61.16	\$91.81	\$154.13
Foresters ⁴	A	\$34.43	\$44.60	\$66.15	\$104.43	\$213.59
MetLife ⁵	A+	\$46.25	\$59.75	\$82.75	\$129.75	\$233.00
Penn Mutual ⁷	A+	NA	NA	NA	NA	NA

\$25,000 death benefit, monthly premiums for a Male, standard non-tobacco

Carrier	A.M. Best Rating	Age 35	Age 45	Age 55	Age 65	Age 75
Royal Neighbors ¹	A-	\$31.56	\$44.89	\$67.12	\$107.38	\$173.63
Minnesota Life/Securian ²	A+	\$33.06	\$45.88	\$67.95	NA	NA
Baltimore Life ³	B++	\$37.45	\$48.80	\$71.66	\$110.91	\$188.74
Foresters ⁴	A	\$35.22	\$48.15	\$72.34	\$115.08	\$238.85
MetLife ⁵	A+	\$50.00	\$65.50	\$96.25	\$154.00	\$275.75
Penn Mutual ⁷	A+	NA	NA	NA	NA	NA

\$100,000 death benefit monthly premiums for a Female, standard non-tobacco

Carrier	A.M. Best Rating	Age 25	Age 35	Age 45	Age 55	Age 65
Royal Neighbors ¹	A-	\$66.03	\$95.44	\$143.12	\$198.88	\$312.68
Minnesota Life/Securian ²	A+	\$70.11	\$98.28	\$140.69	\$210.43	\$382.24
Baltimore Life ³	B++	\$67.29	\$97.30	\$134.93	\$199.85	\$304.15
Foresters ⁴	A	\$90.04	\$118.83	\$159.51	\$245.70	\$398.83
MetLife ⁶	A+	\$67.00	\$95.00	\$142.00	\$210.00	\$345.00
Penn Mutual ⁷	A+	\$68.90	\$101.18	\$152.60	\$230.38	\$382.54

\$100,000 death benefit, monthly premiums for a Male, standard non-tobacco

Carrier	A.M. Best Rating	Age 25	Age 35	Age 45	Age 55	Age 65
Royal Neighbors ¹	A-	\$74.82	\$109.97	\$165.56	\$238.55	\$386.37
Minnesota Life/Securian ²	A+	\$76.12	\$112.43	\$163.71	\$252.02	\$454.56
Baltimore Life ³	B++	\$76.65	\$111.83	\$155.05	\$237.13	\$371.00
Foresters ⁴	A	\$92.93	\$121.98	\$173.69	\$270.46	\$441.44
MetLife ⁶	A+	\$77.00	\$106.00	\$156.00	\$241.00	\$414.00
Penn Mutual ⁷	A+	\$78.82	\$116.41	\$175.83	\$273.53	\$463.62

¹Royal Neighbors Essential Whole Life, Level Pay to age 121. ²Minnesota Life Secure Protector Whole Life (pays to age 121). ³Baltimore Life Secure Solutions® Advantage Continuous Premium Whole Life, pays to age 121. ⁴Foresters Advantage Plus, non-medical (requires min face 250k for medical). Is a Pay to 100 product. ⁵MetLife Promise Whole Life (pay to 100). The Promise Whole Life 120, which pays to 120, is not available at face amounts less than 100k; ⁶MetLife Promise Whole Life 120 (pays to 120). ⁷Penn Mutual Guaranteed Choice WL is a pay to 100.



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www.royalneighbors.org

To learn how Royal Neighbors can make a difference in your business, contact:
