

Royal Neighbors of America®

Summary of Insurance and Annuity Plans



FOR AGENT USE ONLY.
Not for distribution to the public.

Plan Name	Special Features	Issue Ages	Risk Classifications ^{#1}	Face Amounts		Mode/ Modal Factor	Rider Availability							
				Min.	Max.		WP	ADB	ALB	ADBR CCT	FPDA	GIR	Child	Cancer
Term Life Insurance														
Jet Term 15 Form Series 1611	Term life insurance to age 95 that can be issued for 15, 20 or 30-year level premium periods. Streamlined electronic-only application with an automated underwriting process. Non-medical underwriting at select ages and face amounts.	18-65	SPNT, PNT, PT, SNT, ST, Substd	\$50,000	Refer to Field Underwriting Guide	A – 1.0; S – .52; Q – .265; M PAC – .087	●	●		●		●	●	●
Jet Term 20 Form Series 1611		18-60												
Jet Term 30 Form Series 1611		18-50												
Whole Life Insurance														
Jet Whole Life – Level Pay to 121 (LP) Form Series 1811	Traditional whole life insurance, guaranteed death benefit, guaranteed cash values, non-medical underwriting at select ages and face amounts. Streamlined electronic-only application with an automated underwriting process. Non-medical underwriting at select ages and face amounts.	18-80	SPNT, PNT, PT, SNT, ST, Substd	\$25,000	Refer to Field Underwriting Guide	A – 1.0; S – .52; Q – .265; M PAC – .087	●	●		●	●	●	●	●
Jet Whole Life – 20-Pay Form Series 1811		18-65					●	●		●	●	●	●	
Jet Youth Whole Life – 20-Pay Form Series 1811	Traditional whole life insurance, guaranteed death benefit, guaranteed cash values, non-medical underwriting at select ages and face amounts. Streamlined electronic-only application with an automated underwriting process. Non-medical underwriting at select ages and face amounts.	0-17	SNT	\$10,000	\$49,999	A – 1.0; S – .52; Q – .265; M PAC – .087	●	●		●	●	●	●	
Jet Youth Whole Life – Level Pay Form Series 1811							●	●		●	●	●	●	
Single Premium Whole Life (SPWL) Form Series 181812	Convenient lump-sum single payment; underwriting based on Net Amount at Risk (NAR); simplified underwriting process at specified NAR levels	45-80	SNT; ST; Substd	\$5,000 premium	\$200,000 premium ²	N/A				●				
Simplified Issue Whole Life (SIWL) – Level Death Benefit Form Series 1311	Yes/No application; draft 1st premium allowed; Voice Signature process at Point of Sale	50-75	SNT; ST	\$7,000	\$30,000	A – 1.0; S – .52; Q – .265; M PAC – .087				●				
Graded Death Benefit Form Series 1312	Grade: 1st yr. – 30% of Face Amt., 2nd yr. – 70% of Face Amt., 3rd yr. – 100% of Face Amt. Yes/No application; draft 1 st premium allowed	50-75	SNT; ST	\$7,000	\$10,000	A – 1.0; S – .52; Q – .265; M PAC – .087				●				

^{#1} **SPNT** – Super-Preferred Non-Tobacco; **PNT** – Preferred Non-Tobacco; **NT** – Non-Tobacco; **Tob** – Tobacco; **PT** – Preferred Tobacco; **SNT** – Standard Non-Tobacco; **ST** – Standard Tobacco; **Substd** – Substandard/Rated.
^{#2} Amounts above \$200,000 require Home Office approval.
Some products and/or riders not available in all states. Check Product Approval Chart (300-S) for details.

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				Min.	Max.	
Single Premium Immediate Annuities						
Single Premium Immediate Annuity (SPIA) Non-Qual. and IRA/Roth Form Series 200231A	Period Certain – any period between 5 and 30 years; Individual Life Contingent – choice of 10- or 20-year Period Certain; Joint Life Contingent – choice of 10- or 20-year Period Certain, with 100% or 50% payable to the non-owner survivor	16–98 ANN	N/A	\$5,000	\$300,000 ^{#3}	Single Premium
Single Premium Immediate Annuity (SPIA) SEP/IRA Form Series 200231A		21–98 ANN	N/A	\$5,000	\$300,000 ^{#3}	Single Premium
Multi-Year Guarantee Annuities						
Form Series 21211512	Non-owner survivor	Owner and Annuitant: 18-85, age last birthday (non-qualified, traditional, and ROTH) Owner and Annuitant: 21-85, age last birthday (SEP)	N/A	\$10,000	\$500,000 ^{#3}	Single Premium
Plan Name	Special Features	Issue Ages	Risk Classifications ¹	Premium Min.	Premium Max.	
Flexible Premium Deferred Annuity						
Form Series 1221	Available for periodic premium payments as low as \$100 per month (on monthly PAC), to a maximum of \$25,000 per year. Values grow at a portfolio interest rate. 10-year Surrender Charge schedule; \$15 administrative fee applies to accounts with less than minimum accumulation values.	16-75 OWN Non-Qual 21-75 OWN SEP IRA 16-75 OWN IRA 16-75 OWN Roth IRA	0-75 ANN Non-Qual 21-75 ANN SEP IRA 16-75 ANN IRA 16-75 ANN Roth IRA	N/A	\$100/month (if PAC or \$1,200 annually)	\$25,000 annually
Rider Summary						
Disability Waiver of Premium (WP) Form Series 2081	Waives premiums (on WL Certificates) in the event of total disability of the insured. Disability must begin prior to insured's age 60. Waiver is subject to waiting period. Royal Neighbors will waive premium until the insured is no longer disabled.					
Guaranteed Insurability Rider (GIR) Form Series 1491	Available ages 0-45. Guarantees the insured the right to purchase \$25,000 of additional life insurance at specified dates and life events without evidence of insurability. Maximum lifetime additional face amount without evidence of insurability is \$100,000. Available on Essential Life and SecureLife Plans.					
Accidental Death Benefit Rider (ADB) Form Series 2082	Provides benefit if insured suffers accidental death prior to the insured's age 65. Maximum benefit is 10x the face amount, up to \$300,000.					
Accelerated Living Benefit Rider (ALB) Form Series 1766	Accelerates up to 75% of the face amount (min. \$5,000, max. \$250,000) if insured is diagnosed with a defined terminal condition or is permanently confined in a nursing facility for more than 6 months (180 days); no additional premium charged for this rider.					
Accelerated Death Benefit Riders (ADBR-CCT)	Critical Illness Rider Form Series 181591CR	Accelerates up to 25% of the face amount (min. \$2,500, max. \$100,000). Qualifying conditions to trigger the benefit are Cancer (Life threatening), Heart Attack (Myocardial Infarction), Stroke, Paralysis, End Stage Renal Failure; and Major Organ Transplant. Terminal Illness Rider must be chosen if Critical Illness Rider is elected.				
	Chronic Illness Rider Form Series 181591CH	Accelerates up to 80% of the face amount (max. \$400,000) if member is unable to perform at least 2 of 6 ADLs (Activities of Daily Living): bathing, continence, dressing, eating, toileting, and transferring.				
	Terminal Illness Rider Form Series 181591T	Accelerates up to 90% of face amount up to \$450,000 if member has a medical or physical condition that is reasonably expected to result in a drastically limited life span that is 12 months or less. Exercise of the Terminal Illness Rider terminates both the Critical Illness and Chronic Illness Riders (if present on Certificate).				
Flexible Premium Deferred Annuity Rider (FPDA) – Form Series 1451	Offers a convenient way to save for retirement on a tax-deferred basis. Allows individuals the flexibility to vary the amount and frequency of payments to their deferred annuity. Minimum Premium \$600 per year, or \$50 per month with Pre-Authorized Collection Plan. Separate Surrender Charges apply. Annual fee if minimum accumulation values are not met.					
Child Rider Form Series 112090	\$5,000 death benefit for each legal child of the insured of the Certificate; when base insured dies, this rider is converted to a \$5,000 paid-up Certificate in the name of each insured child.					
Cancer Waiver Rider Form Series 2084	Waives premiums (on WL and Term Certificates) or monthly deductions (on UL Certificates) for 2 years if the insured is diagnosed with Stage II or greater cervical, ovarian or breast cancer prior to turning 60 years old.					
Member Emergency Access Rider Form Series 211451	Owner is eligible for a one-time withdrawal up to 50% of the account value, not to exceed \$250,000, as of the beginning of the Certificate year. Qualifying emergency event: loss of Owner's primary residence due to natural disaster, fire or unforeseen accident. Loss of Owner's business due to natural disaster, fire or unforeseen accident. Death of Owner's immediate family member. Involuntary loss of Owner's employment for more than 90 days. Accidental loss by Owner of arm, leg, hand, foot, or sight in at least one eye. Hospitalization of five or more days of Owner due to accident or illness.					

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^{#3} Amounts above noted dollar amount require prior Home Office approval.

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