

ROYAL NEIGHBORS OF AMERICA®



*Protect your family,
help your neighbor*

More than 127 years of supporting our
members and our communities



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**



LET'S MAKE OUR WORLD BETTER, TOGETHER.



Neighbor-helping-neighbor never goes out of style

Royal Neighbors of America is a fraternal benefit society whose mission is to financially protect women and their families through life insurance and annuities and empower them to improve their communities. In 1895, Royal Neighbors was founded as a membership organization by nine pioneering women who recognized the need to insure the lives of women and children and the importance of localized philanthropy.

We call this *Insurance with A Difference*SM.

We are a mission-driven, community-minded membership organization and a provider of relevant and easy-to-understand

life insurance products for our members. Our financial stability and successful operations allow us to thrive in the charitable and volunteer activities critical to our mission.

When you join Royal Neighbors, you enjoy access to programs and resources to pursue dreams like going to college, leading a project for a cause close to your heart, and joining our national chapter network of volunteers. You also enjoy access to savings offers designed to help you maximize your budget.

We are looking forward to continuing our legacy of insuring lives, supporting women, and serving communitiesSM.



Berose Prosper, Scholarship Recipient

"This scholarship will assist in subsidizing the cost of my tuition by alleviating some of the financial challenges associated with earning my master's degree. Receiving this support also motivates me to keep striving forward, knowing others are willing to support me in realizing my dream of becoming a physician to serve medically underserved communities in the future."

SECURING YOUR FINANCIAL FUTURE

Generally, neither women nor children were insurable more than 127 years ago. But Royal Neighbors changed that. As one of the largest women-led life insurers in the U.S., we promise to offer ways to help you financially protect you and your family. That's the true meaning of life insurance – to protect the lives of those you love.

Royal Neighbors is financially strong. Rated A (Excellent) by A.M. Best for overall financial strength and ability to meet ongoing obligations to its certificateholders, as of November 17, 2022.



Our financial strength makes it possible for us to offer exclusive Member Programs like scholarships, empowerment grants, savings opportunities, and support for grassroots volunteerism.

Strong women build strong communities

Throughout the 20th and 21st centuries, as women made great strides in achieving education, careers, and financial success, Royal Neighbors grew with them, spreading goodwill and helping build communities through local volunteerism. In times of natural disasters, world wars, economic crisis, or pandemics, we have weathered the storms together.

That's where the name Royal Neighbors came from – combining "neighbor-helping-neighbor" with "royal," signifying our founders' belief in the nobility of the work they would do. In 2022 our members generated \$24.5 million in what we call Social Good through programs and support from Royal Neighbors.

Lola Kahn, Nation of NeighborsSM Recipient

Lola founded Foster Hope to create an inspiring, supportive, and loving community for foster families. Their mission to support their local foster care community is simple, but their impact is immeasurable. The organization serves hundreds of children and parents in four Illinois counties each year.



PROTECT YOUR FAMILY WITH LIFE INSURANCE



At every stage, your life and financial security are important, and Royal Neighbors offers life insurance and annuities to protect you and those you care for along the way. From graduation, to weddings, children, college, an empty nest and into retirement, a national network of agents is ready to help you achieve your financial goals and protect your legacy.

A life insurance certificate can provide a stable backup plan for loved ones who rely on your income. They can use your life insurance death benefits towards nearly any expense. Some common examples are:

- Mortgage or rent payments
- Everyday expenses like groceries, gasoline, and bills
- Childcare or school tuition
- Paying off outstanding debt like credit cards
- End-of-life costs like a funeral or unpaid medical bills
- Care for aging or ill parents

At Royal Neighbors, we know your family is the most valued part of your life. Life insurance can help you protect them in the future.

Term Life Insurance

For those starting out in a new career, purchasing their first home, or bringing home a new baby, Term Life Insurance is a good first step in protecting your financial future. It's affordable, flexible, and provides peace of mind to protect you and your family's dreams. Term Life Insurance provides death benefit coverage for a specific period of time with a fixed premium amount. It's an economical option – especially when you're young and healthy – that can help maintain your family's standard of living by paying bills such as a mortgage, auto loans, or school tuition. It also allows you to convert your Term Life Insurance to permanent life insurance in the future, at a time right for you.

Whole Life Insurance

Whole Life Insurance is permanent, no matter what life may throw your way. Whole Life Insurance provides lifelong coverage and the ability to accumulate cash value while paying level, predictable premiums. It's a cost-effective option that provides long-term peace of mind that your family is protected, as well as cash value that can be accessed in an emergency.

You can also simply buy coverage to make sure your final expenses are covered.

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.

FACE THE FUTURE WITH CONFIDENCE



Annuities are a financial tool designed to help save for retirement and provide you with a guaranteed monthly income during retirement. The premiums you pay will earn tax-deferred interest over time. Then, during retirement, the annuity will pay you an income on a regular basis for the period of years you choose – or for the rest of your life.

A **Flexible Premium Deferred Annuity** may be a good choice if you want to make regular premium payments to your annuity over the years as you plan for retirement.

A **Multi-Year Guarantee Annuity** allows you to pay an initial lump-sum premium payment into your annuity to save toward your retirement.

A **Single Premium Immediate Annuity** allows you to make a single lump-sum premium payment and start receiving steady, fixed income payments immediately.

Learn more about our life insurance and annuity options at royalneighbors.org/products.

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Veola McGowan-Gilmore and LaTonya Terrell serve as Youth Directors of Chapter 20060 and Chapter 20107, respectively. Together, they collaborate on projects to increase the impact they are making in their local community. “My favorite part of being a Youth Director is giving back to the community and inspiring our youth,” said Veola. “It feels good to help others,” added LaTonya, “and we can do more together.”



EXCLUSIVE PROGRAMS FOR OUR MEMBERS

In addition to life insurance and annuities, you have easy access to a variety of philanthropic and savings programs designed to help you maximize your budget, improve your health, and serve your community.



Scholarships

Our Scholarship Program provides financial assistance to Beneficial Members who plan to pursue post-secondary education at an accredited institution to obtain a trade or vocational degree, associate's degree, bachelor's degree, master's degree, or doctoral degree. We have awarded more than \$5 million in scholarships through this annual program.



Nation of NeighborsSM

Through our signature women's empowerment program, Nation of NeighborsSM, we empower women by recognizing and supporting their work through a nonprofit, business, or program. All active members can nominate influential leaders who are doing extraordinary things to impact the lives of women and girls in their community.



Member Savings

As a membership organization, we provide easy access to a variety of savings designed to help our members maximize their budget. Members can save on legal services, vision and dental services, prescriptions, diabetic supplies, retail, and much more.



Difference Maker Fund

All members can apply for a Difference Maker Fund grant once a year to help offset the costs of their volunteer project and make a positive impact in their community.



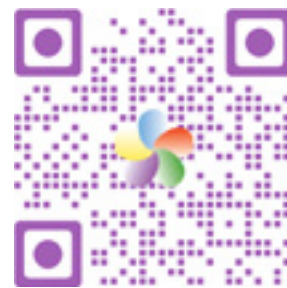
Member Relief Fund

From natural disasters to illness, when the unexpected occurs, Royal Neighbors is here for you. Our Member Relief Fund provides financial support to qualified Beneficial Members experiencing hardship due to illness, accidents or a natural disaster.



RoyalConnect

RoyalConnect is a monthly program designed to connect the community to our mission of empowering women and serving communities through small acts of kindness.



Members can download our app to access all member offers anytime, anywhere.

Member Savings and Philanthropy Programs 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. Health discount programs are not insurance, are not intended to replace health insurance, and cannot be used in conjunction with health insurance benefits. Insurance or annuity products should not be purchased for eligibility or maintenance of nonguaranteed Member Savings opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Savings are administered by a third party and are subject to change without notice. Not all benefits mentioned are available in all states and you should check the list of providers in your area before use. Only legal, telehealth, and retail savings are available to WA residents.

OUR MISSION UNITES US



Our Nationwide Community Chapters

There is power in numbers. For more than 127 years, Royal Neighbors and its members have stood shoulder-to-shoulder to be a force of good. Working together in communities from coast-to-coast, members come together with support from Royal Neighbors to empower their local communities through volunteerism.

Our network of more than 200 chapters serve as front-line ambassadors for our mission and cultivate a grassroots movement for sharing the collective goodwill of Royal Neighbors. They stock food pantries, ease the suffering of natural disaster victims, fundraise for charitable causes, and support schools, churches, libraries, and a myriad of other community organizations.

Members who have a desire to give back through volunteerism can connect with a chapter in their area or start their own.

Learn more at royalneighbors.org/chapters.



Lucy Blasi, Chapter Leader

A second-generation member, Lucy became a member when her grandmother purchased a Royal Neighbors Certificate for her as a child. Lucy now leads a Royal Neighbors chapter along with her daughter, Sara. Sixteen women strong, this group sews journal covers for residents of a local women's shelter, makes "snuggle bear" blankets for children, and crafts chemo care bags for cancer patients. "Those Sunday sews have been positive in so many ways," Lucy says. "We knew there was so much more we could accomplish together, and with the support of Royal Neighbors."





LEARN MORE

(800) 627-4762

royalneighbors.org



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