

# CONFIDENCE IN YOUR FINANCIAL FUTURE

Discover *Insurance with a Difference*<sup>SM</sup> with Royal Neighbors' longstanding financial strength which makes it possible for us to provide impactful Member Programs<sup>7</sup>, ranging from scholarships and empowerment grants to assistance for grassroots volunteerism. Our passion for our mission of empowering women and serving communities is powered by our five values: Faith, Courage, Unselfishness, Endurance, and Humility. Learn about our impact at [royalneighbors.org/about-us](https://royalneighbors.org/about-us).

<sup>7</sup> 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 Programs are provided at the discretion of Royal Neighbors of America and are not available in all states.

## Protect your family with life insurance

Your life insurance Certificate provides a financial safety net for your loved ones. 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 will help you protect them in the future.



230 16th Street  
Rock Island, Illinois 61201  
(309) 788-4561 • (800) 627-4762  
[royalneighbors.org](https://royalneighbors.org)



# SECURE YOUR LEGACY. SIMPLIFY YOUR FUTURE.

Jet Single Premium Whole Life Insurance





# JET SINGLE PREMIUM WHOLE LIFE

Secure your legacy. Simplify your future.

(Form Series 241812)

## Help secure the legacy you leave

You've worked hard to build a secure future, and you're ready to pass on your financial legacy. Whether it's for your loved ones or a favorite charity,<sup>1</sup> **Jet Single Premium Whole Life (SPWL) Insurance** helps ensure your legacy is maximized – quickly and conveniently.

## Fast Approval Process

With Jet SPWL, securing your coverage has never been easier. Our streamlined electronic Jet e-App process means you can apply in just minutes, without a medical exam – offering faster approval, greater convenience, and accessibility for busy individuals or those looking for a those looking for a smooth application process.

## Jet SPWL may be right for you if:

- You are between the ages of 40 and 85.<sup>2</sup>
- You have at least \$5,000 set aside to leave to loved ones.<sup>2</sup>
- You want a fast, hassle-free application and approval process.

**Jet Single Premium Whole Life (Form Series 241812).** 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. Royal Neighbors contracts are not FDIC insured, and are not a deposit account and may lose value.

<sup>1</sup> Owner may designate up to 20% of the death benefit to charity.

<sup>2</sup> Coverage issue ages and premium amounts will depend on whether the applicant qualifies for Preferred, Standard, or Substandard underwriting classes. Standard underwriting class was used in example.

<sup>3</sup> The Certificate Owner can request a one-time partial surrender of the available cash surrender value any time after the second Certificate Year. Limitations and restrictions apply. An Administrative Fee will be deducted from the partial surrender amount at the time of payment. When a Partial Surrender is paid, the Face Amount will be reduced by the same percentage as the reduction of the Cash Value of the Certificate. Talk to your agent for specific details. Partial Surrenders on Certificates classified as Modified Endowment Contracts (MEC) are taxable and may be subject to an IRS penalty tax if made prior to age 59 ½. Royal Neighbors does not provide legal, accounting or tax advice. Consult your attorney or tax professional before requesting a partial surrender.

<sup>4</sup> ACCELERATED DEATH BENEFITS ARE NOT HEALTH, DISABILITY OR LONG-TERM CARE INSURANCE NOR ARE THEY INTENDED TO REPLACE HEALTH, DISABILITY, OR LONG-TERM HEALTH INSURANCE. Not available in all states. Limitations and restrictions apply. Receipt of accelerated benefits may have tax consequences. Talk to your agent for specific details.

Jet SPWL: Lifetime benefits,  
flexible access, and giving back.

### You have access to funds in an emergency:

- This **Liquidity Feature**<sup>3</sup> provides a valuable opportunity to access a portion of your Certificate's cash value when you need it most. Whether it's for an unexpected expense or a significant milestone, this one-time feature ensures financial flexibility while preserving your Certificate's long-term benefits. With a straightforward process, it's a powerful tool to address life's changing needs.
- You can add an **Accelerated Death Benefit Rider**<sup>4</sup> at the time of issue, at no additional premium. Riders consist of:
  - Critical Illness Rider (Form Series 181591CR)
  - Chronic Illness Rider (Form Series 181591CH)
  - Terminal Illness Rider (Form Series 181591T)
  - You can also access the cash value through a certificate loan if the need arises.<sup>5</sup>

### Give to a charity that is meaningful to you, at no additional cost to you:

- Amplify your impact with the **Charitable Giving Rider**<sup>6</sup> pre-selected at the time of application. Royal Neighbors of America will donate an amount equal to the lesser of 1% of the insurance certificate's face amount or \$1,000 to a charity from a pre-approved list when the insured passes. This allows you to make a lasting impact to a cause you care about.

### Additional benefits you receive with Jet SPWL:

- Guaranteed death benefits and cash value.
- A simple, one-time premium payment.
- Your beneficiaries receive income tax-free proceeds.
- Avoid the delays and expenses of probate.

<sup>5</sup> Interest will be charged on the loan. Interest is payable at the end of each Certificate year. 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. A Single Premium Whole Life Plan can be a Modified Endowment Contract (MEC). Lifetime benefits paid to the Owner of this Certificate through the loan provision may be subject to taxation. Consult with your tax advisor about the potential impact of any loan.

<sup>6</sup> Charitable Giving Rider (Form Series 221113): This rider provides an additional Charitable Benefit Amount, to be paid by Royal Neighbors of America in a single lump sum to a charity chosen by the certificate owner at the time of the insured's death. The charitable benefit amount will be the lesser of 1% of the face amount of the life insurance certificate, or \$1,000. No additional premium required. Not available in all states.

# Insurance with a *difference*<sup>SM</sup>

As a community-minded nonprofit insurance organization, we blend the security of life insurance coverage with the joy of giving back. When you become a member, you have access to a variety of Member Programs that can help you care for your family and serve your community.



## Community Chapters

If you have a desire to give back, we can connect you with a chapter in your area or help you start your own.



## Difference Maker Fund

A yearly grant to help offset the costs of your volunteer project and help you make a difference in your community.



## Empathy

Bereavement support offering your beneficiaries full-circle care through life's most challenging moments.



## Member Relief Fund

Assistance for qualified Beneficial Members experiencing hardship resulting from illness, accident, or disaster.



## Member Savings

Access to prescription savings and affordable preventative health screenings.



## Nation of Neighbors<sup>SM</sup>

Women's empowerment award and grant recognizing and supporting women who work to serve their community.



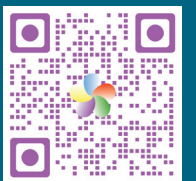
## RoyalConnect

A monthly program designed to connect you to our mission through small acts of kindness.



## Scholarship Program

Financial assistance for qualified Beneficial Members who plan to pursue post-secondary education at an accredited institution.



Learn more at  
[royalneighbors.org/membership](https://royalneighbors.org/membership).

Member 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. Insurance or annuity products should not be purchased for eligibility or maintenance of nonguaranteed Member 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.