



We are Royal Neighbors of America®

Royal Neighbors is a unique provider of life insurance and annuities whose mission is to protect women financially and empower them to improve their lives, families and communities. Royal Neighbors was founded as a membership organization in 1895 by nine women who recognized the need to insure the lives of women and children.

We offer financial protection for women throughout their lives. Our members receive valuable savings³ such as scholarships and discounts on health, retail and legal services.

We are Insurance with a Difference.SM

³ Insurance and annuity products should not be purchased for eligibility or maintenance of nonguaranteed 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

- Universal Life Insurance
- Term Life Insurance
- Whole Life Insurance

Annuities

- Single Premium Deferred Annuity (SPDA)
- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**

www.royalneighbors.org • (800) 627-4762

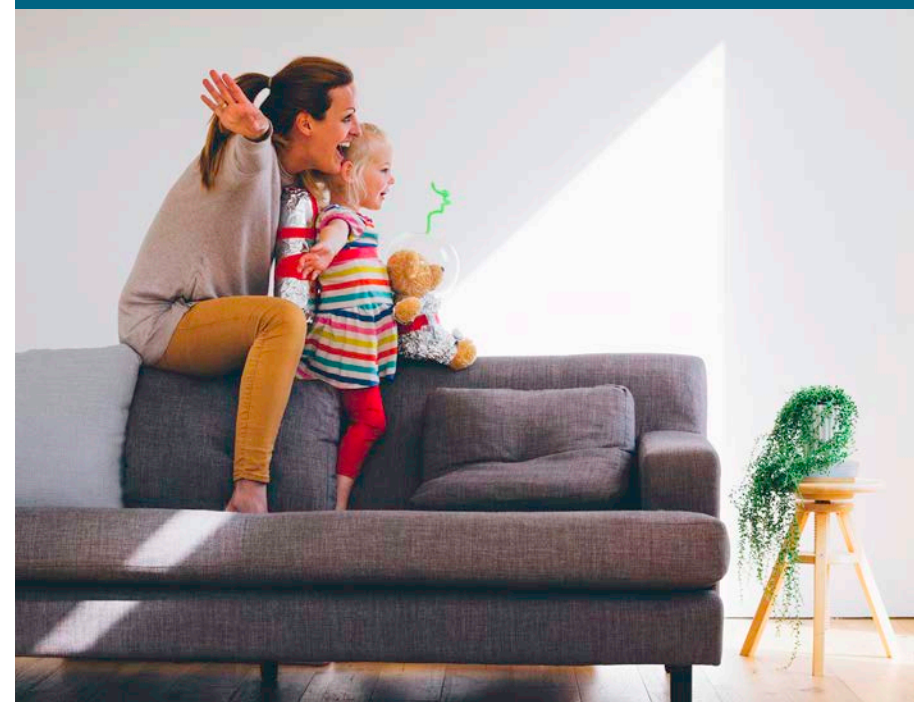
230 16th Street, Rock Island, Illinois 61201

Form 2985-1; Rev. 8-2018

ROYAL NEIGHBORS OF AMERICA®

Jet Whole Life INSURANCE

SIMPLE, PERMANENT
PROTECTION



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PROTECT THOSE YOU CARE ABOUT WITH PERMANENT LIFE INSURANCE Jet Whole Life Insurance (Form Series 1811)

Life changes quickly – your family grows, your job responsibilities increase and your retirement income planning needs attention. As your life evolves, it's important to **understand how you can financially protect your family.**

The main purpose of life insurance is to protect your family's financial future after you're gone. **Whole life insurance offers premium amounts that won't change and the ability to accumulate cash value.**

Jet Whole Life can offer many benefits:

- It **provides coverage for your entire life** at fixed payments.
- It will **accumulate a guaranteed cash value** that grows at a guaranteed rate and can be **accessed in the form of a loan.**¹
- Death benefits are guaranteed as long as premiums are paid.

Customize your coverage

Riders are available to customize life insurance coverage based on your individual needs. These riders may add to the cost of the insurance.

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.

¹ Like any loan, interest will be charged. 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. Tax penalties may apply.

Royal Neighbors Jet Whole Life Insurance Could be the right choice for you

Select from two payment options:

- Make fixed premium payments for 20 years. Because the payments are compressed into 20 years, the payments will be higher but you will not need to pay a premium after this initial 20 years.
- Make fixed premium payments until the age of 121. Because the payments are spread out over your entire life, the premiums are lower.



Why "Jet" Whole Life?

Get from Point A (no coverage) to Point B (proud owner of Whole 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 Whole 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.



A Nation of NeighborsSM recipient founded Maddie's Closet – a boutique on wheels that delivers clothes to school-aged children and teens.

Nation of NeighborsSM

Our signature program to empower women has helped many individuals reach their goals and live their dreams. The program provides financial assistance to individuals who have a plan to start or expand a business or an organization that helps women and girls. Go to www.royalneighbors.org/non for additional details.