



Jet Whole Life Insurance and Jet Youth Whole Life Insurance

PRODUCT PROFILE

Form Series 1811. For Agent Use Only.

Jet Whole Life offers your clients the simplicity of **consistent premiums** and **lifetime financial protection**. It provides **guaranteed death benefits**, **level premiums** and **cash values** so your clients can enjoy knowing their family is covered, no matter what happens to the economy or interest rates.

Buying **Jet Youth Whole Life** for a child now provides **locked-in, cost-effective coverage** that she or he can maintain throughout life. With the Guaranteed Insurability Rider¹, parents or grandparents² are protecting the child's insurability; regardless of the health problems that may arise.

FINANCIAL NEEDS MET BY THE PRODUCTS:

- Protection for Life
- Financial Foundation
- Guaranteed Cash Value
- Protect a Child's Insurability

TARGET MARKET

- Budget conscious clients ages 25-54 who are looking for permanent insurance coverage with level, competitive premiums and guaranteed cash value to protect their family's financial well-being in the event of an untimely death
- Clients who are parents or grandparents who would like to protect the insurability of their child or grandchild (ages 0-17)

FEATURES	BENEFITS
Jet e-App process, using drill-down questions	A true point-of-sale process (no phone interview or email signatures required), it is not reviewed by an underwriter if the application is within our accelerated underwriting limits
Accelerated Underwriting engine	This reduces the need for field underwriting by supplementing medical information with other personal data to ensure your clients get the best possible premium rate as quickly as possible. Answer medical questions as accurately as possible, as they do not result in an automatic decline.
Guaranteed level payments	Predictable and convenient; premium rates will never increase regardless of changes to the insured's health
Payment options	Flexibility to choose how quickly the certificate is paid up — choose 20-Pay or Lifetime Pay
Guaranteed death benefit	Lifetime protection
Riders available	Clients can choose from riders to customize her or his coverage
Term-Perm Combo	Establish coverage with a whole life certificate and a term certificate for additional coverage during years your clients need it most (i.e. mortgage, children's education expenses)

¹ Form Series 1492, underwritten by Royal Neighbors of America – not available in all states. Contractual provisions and limitations may vary by state.

² Parent signature is required if proposed insured is a minor. If face amount is greater than \$25,000, other grandchildren must have similar amounts of coverage. NOTE: For issue ages 0 - 15, Petitioner rules apply. Petitioner rules state that through age 16, the Petitioner exclusively controls the certificate. When minors reach ages 16-20, the certificate becomes jointly controlled between Petitioner and insured minor. At age 21, the insured gains full control of certificate.

Jet Whole Life & Jet Youth Whole Life

WHOLE LIFE – Form series 1811(not available in all states)³

- Provides level death benefits payable upon the death of the insured
- Guaranteed premiums for the duration of the premium payment period:
 - For 20 years on the 20-Pay Life plan
 - Until age 121 on the Lifetime Pay plan
- Provides guaranteed death benefits and guaranteed cash and loan values; certificate matures at age 121

ISSUE AGES (age last birthday)

Jet Whole Life

- 20-Pay Life plan: 18–65
- Lifetime Pay plan: 18–80

Jet Youth Whole Life

- 20-Pay Life plan: 0–17
- Lifetime Pay plan: 0–17

FACE AMOUNTS

Jet Whole Life

- \$50,000 minimum

Jet Youth Whole Life

- \$10,000 minimum

LOANS

- Certificateowners may borrow against the cash value of the certificate
- Loans will bear an interest rate of 6.5% per annum with interest payable at the end of each certificate year (6% in Montana)⁴

PREMIUMS

Premiums can be paid by monthly Electronic Funds Transfer (EFT) or on a quarterly, semi-annual or annual mode

MODAL FACTOR

Mode	Factor
Annual	1.00
Semi-Annual	0.52
Quarterly	0.265
PAC Monthly	0.087

UNDERWRITING CLASSES

Class	Minimum Face Amount
Standard Non-Tobacco (Youth Only)	\$10,000
Standard Non-Tobacco/Tobacco	\$50,000
Preferred Non-Tobacco/Tobacco	
Super Preferred Non-Tobacco	Ages 18-50: \$500,001
	Ages 51-60: \$250,001
	Ages 61-80: \$50,000

Substandard rating classes available through table 16 on traditional underwriting cases.

For more information and Underwriting Guidelines, refer to the Field Underwriting Guide – Form 2980-B

ACCELERATED UNDERWRITING⁵

Face Amount	Issue Age			
	0-17	18-50	51-60	61-80
Band 0: \$10,000 - \$49,999	Accelerated Underwriting	N/A	N/A	N/A
Band 1: \$50,000 - \$100,000	N/A	Accelerated Underwriting	Accelerated Underwriting	Traditional Underwriting
Band 2: \$100,001 - \$250,000	N/A	Accelerated Underwriting	Accelerated Underwriting	Traditional Underwriting
Band 3: \$250,001 - \$500,000	N/A	Accelerated Underwriting	Traditional Underwriting	Traditional Underwriting
Band 4: \$500,001+	N/A	Traditional Underwriting	Traditional Underwriting	Traditional Underwriting

DIVIDENDS

Royal Neighbors does not expect that any dividends will be declared on these whole life certificates.

³ State of issue is based on insured's state of residence. Agent must be licensed in insured's state of residence.

⁴ Loans taken against a certificate can have adverse effects if not managed properly. An outstanding loan could potentially terminate the certificate if the principal, plus accrued interest equals or exceeds the cash value of the certificate. Outstanding loan balances will be charged interest at the rate stated in the certificate. Accrued interest on the loan is payable at the end of each certificate year. Certificate loans, including any accrued interest, must be paid in cash or from the certificate values upon termination of the certificate or the death of the insured. Repayment of loans from certificate values (other than death proceeds) can potentially trigger a tax liability. Certificateowners should consult with their tax advisor about the potential impact of any loan.

⁵ Subject to underwriting guidelines. Certificate issue is based on the insured's health and other factors affecting her or his insurability. Issuance of the life insurance is dependent upon the answers to the health questions contained in the application, and other information obtained through various sources.

CUSTOMIZE COVERAGE WITH VALUABLE RIDERS



CERTIFICATE FEES

\$50 annually for all bands (fully commissionable)

NONFORFEITURE OPTIONS

- Cash surrender – Amount of the cash value of the certificate, plus the cash value of any dividends on deposit and paid-up additional insurance minus any loan/lien indebtedness will be paid, provided the proper form is completed and submitted to the Home Office
- Reduced Paid-up Insurance – The amount of insurance shall be such as the Cash Surrender Value will purchase at net rates at the insured's attained age on the due date of the premium in default. No further premiums shall be payable. The reduced amount shall be payable at the same time and under the same conditions as the death benefit would otherwise be paying.
- Extended Term Insurance – The amount of insurance shall be the Face Amount; plus any paid-up additions, plus any dividend accumulations, less any debt or lien. The term of the insurance shall be such as the Cash Surrender Value will purchase at net rates at the insured's attained age on the due date of the premium in default.

RIDERS AVAILABLE

Accelerated Death Benefit Riders for Critical, Chronic and Terminal Illnesses⁶ – Form series 181591CR, 181591CH and 181591T

- Available only at issue; must be elected at the time of application
- Rider may not be available in all states or may have certain restrictions. Check the Product Approval Chart on our agent website at agent.royalneighbors.org for state availability.
- Allows access to part of the death benefit while still alive if the insured is diagnosed with a qualifying critical, chronic or terminal illness.
 - Critical Illness Rider: Minimum benefit is \$2,500, maximum is 25% of death benefit up to \$100,000
 - Chronic Illness Rider: Maximum amount of acceleration is 80% of death benefit up to \$400,000
 - Terminal: Maximum amount of acceleration is 90% of death benefit up to \$450,000
- Benefits will be reduced by an administrative fee, actuarial discount and certificate loans
- Available for no additional premium

Guaranteed Insurability Rider – Form series 1492

- Available only at issue for an additional premium
- Guarantees the insured the right to purchase \$25,000 of additional life insurance at specified future option dates without evidence of insurability
- Ages where additional purchases are allowed: 18, 25, 28, 31, 34, 37, 40, 45, 50, 55 and 60
- Life events where additional purchases are allowed: marriage, birth/adoption of a child, purchase of a primary residence (purchase of insurance for life event cancels next scheduled purchase option date)
- Lifetime maximum for additional purchases is \$100,000
- Expires at earlier of attained age 65 or after \$100,000 of additional insurance has been purchased
- Not available if substandard class issued

Flexible Premium Deferred Annuity Rider – Form series 1451

- Available only at issue for an additional premium
- 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 of \$50 per month with Electronic Funds Transfer (EFT); maximum premium is \$25,000 per year
- Separate surrender charges apply

Disability Waiver of Premium Rider – Form series 2081

- Available only at issue for an additional premium
- Waives premiums in the event of total disability of the insured
- Disability must occur prior to the insured's 60th birthday
- Royal Neighbors will waive premiums until the insured is no longer disabled
- Waiver is subject to a 6-month waiting period
- First 24 months total disability – unable to perform duties of regular occupation; after 24 months total disability – unable to perform any occupation reasonably suited based on education, training or experience

⁶ Receipt of accelerated death benefits may be taxable or may affect the owner's eligibility for benefits under state or federal law. Please consult with a professional tax advisor and social service agencies before requesting accelerated death benefits. Payment of an accelerated death benefit will result in a reduction of the death benefit and cash, loan or account values of the certificate.

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Accidental Death Benefit Rider – Form series 2082

- Available only at issue for an additional premium
- Provides a benefit prior to the first anniversary date after the insured’s 65th birthday
- Minimum accidental death benefit is \$10,000
- Maximum accidental death benefit is the lesser of 10 times the base face amount or \$300,000

Promise Plus (Cancer Waiver Rider⁷) – Form series 2084

- Available for an additional premium
- Issue ages 18-55
- Expires on anniversary on which insured reaches 60
- Waives premiums for two years

Child Rider – Form series 112090

- Available for an additional premium
- \$5,000 death benefit for each child of the insured under the certificate. If the insured dies while the child rider is in force, the insurance on each child will continue as long as the child meets the definition of an insured child.
- An insured child is any child, stepchild or legally adopted child of the insured who is at least 15 days of age, and who is not yet 18 years old. In addition, an insured child includes any child who is enrolled in an accredited educational institution and has not reached 25 years of age.
- If rider is added after the issue date of the certificate, an insured child also includes stepchildren and any child born to insured or legally adopted by insured before the child’s 18th birthday, and the child is at least 15 days of age.

⁷ Cancer Waiver of Premium Rider is only available in the following states: AZ, AR, CA, CO, DC, DE, FL, ID, IL, IN, IA, KY, ME, MI, MS, MO, NE, NV, NM, OH, OK, OR, RI, SD, TX, WV, WI, WY.

RIDERS	Available at Issue ONLY	Issue Ages 0-15	Issue Ages 16-17	Issue Ages 18-45	Issue Ages 46-55
Disability Waiver of Premium	•		•	•	•
Accidental Death	•		•	•	•
Guaranteed Insurability	•	•	•	•	
Accelerated Death Benefit for Critical, Chronic and Terminal Illness	•	•	•	•	•
Flexible Premium Deferred Annuity	•		•	•	•
Child			•	•	•
Promise Plus	•		•	•	•



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