



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**

ROYAL NEIGHBORS OF AMERICA

JETerm



FOR AGENT USE ONLY.

QUICK • CONVENIENT • STREAMLINED

A.M. BEST RATING:
A- Excellent (4th highest out of 15 possible) for overall financial strength and ability to meet ongoing obligations to certificateholders, as of Dec. 31, 2015

THE TECHNOLOGY AND FEATURES BEHIND JETerm

- Submit an electronic application for approval using our streamlined process
- Electronic signature capabilities
- Unique Cancer Waiver Rider¹
- Issue ages 18–65 & 15, 20, and 30 level premium periods²

TERM LIFE INSURANCE

Annual premiums based on 20 year term, age 35, standard non-tobacco, \$150k death benefit

COMPANY	PRODUCT	FEMALE	MALE
Royal Neighbors of America	JETerm	\$277.00	\$347.00
Assurity	Non-Med Term 350	\$400.00	\$590.50
Phoenix Life	Safe Harbor Term Express	\$442.50	\$495.00
United of Omaha Life Insurance Company	Term Life Express - 20 Year	\$360.00	\$385.50

Annual premiums based on level term life insurance. Source for competitors rates: term4sale.com, 10-2016. Subject to change without notice.

Form Series 1611. For agent use only. Not to be used for consumer solicitation purposes. Not available in all states. Contractual provisions and limitations may vary by state. ¹Cancer Waiver Rider (Form Series 2084) 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. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements. ²After level premium term period, premiums increase annually to age 95.