

## Product Portfolio Highlights

### NEIGHBORS FINAL EXPENSE PLAN

#### SIMPLIFIED ISSUE WHOLE LIFE

- Issue ages 50–85
- Face amounts \$5,000 to \$25,000
- Simplified yes/no app
- Underwritten via telephone interview at point of sale
- Faxed apps accepted
- Advance daily pay

65-year-old, Female, NT,  
\$10,000 death benefit, \$42.61 monthly PAC

#### GRADED DEATH BENEFIT

- Issue ages 50–85
- Face amounts \$5,000 to \$10,000
- Grade 1st year/30% of face amount
- Grade 2nd year/70% of face amount
- 3rd year-100% of face amount

*If death is accidental, 100% of the face amount will be paid in years 1 and 2. Accelerated Living Benefit Rider available for both SIWL/GDB*

#### SECURELIFE UNIVERSAL LIFE CASH VALUE (UL CV)

- Minimum face amount \$50,000 (\$250,000 for preferred)
- Issue ages 0–85 for Non-Tobacco risk classes; 16–75 for Tobacco risk classes
- Traditional loans available, 4% net cost. Preferred loans starting in year 11, up to 100% of cash surrender value not to exceed 50% of the cash value, 0% net cost
- Interest crediting rate based on current portfolio rate, but can never be less than the minimum guaranteed interest crediting rate of 3%
- Multiple riders for flexibility
- 15-year surrender charge period
- Non-medical underwriting at select ages and face amounts

#### SECURELIFE UNIVERSAL LIFE DEATH BENEFIT (UL DB)

- Minimum face amount \$50,000 (\$100,000 for preferred)
- Issue ages 0–75 for Non-tobacco risk classes; 18–75 for Tobacco risk classes
- Traditional and Preferred loans available
- Affordable premium guarantees the death benefit for 20 years through the requirement of a cumulative minimum premium test
- Non-medical underwriting at select ages and face amounts



#### ESSENTIAL LIFE – WHOLE LIFE INSURANCE

- Minimum face amount \$25,000
- Issue ages 18 and up
- Three payment options:
  - 20-pay Life (premiums paid for 20 years)
  - Life Paid-up at 65
  - Level payments through age 121
- Non-medical underwriting at select ages and face amounts

#### YOUTH ESSENTIAL LIFE – WHOLE LIFE INSURANCE

- Minimum face amount \$10,000
- Issue ages 0–17
- Two payment options:
  - 20-pay Life (premiums paid for 20 years)
  - Level payments through age 121

#### ROYAL LEGACY LIFE – SINGLE PREMIUM WHOLE LIFE

- Minimum premium amount \$10,000; maximum \$200,000
- Issue ages 45–80
- Convenient lump-sum single payment
- Underwriting based on Net Amount at Risk (NAR); simplified underwriting process at specified NAR levels
- Simple concept for positioning the value of life insurance in wealth transfer sales

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