



What is Whole Life Insurance?

Whole life insurance is permanent insurance that offers you the peace of mind that your family is covered. It offers simple, pre-determined premiums, cash value, and death benefits, no matter what happens to the economy or interest rates.

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

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 Essential Life Whole Life Insurance

ROYAL NEIGHBORS OF AMERICA

WHOLE LIFE INSURANCE

AFFORDABLE, PERMANENT
PROTECTION





We are Royal Neighbors of America®

As one of the largest women-led life insurance organizations, Royal Neighbors has been protecting women financially and empowering them to improve their lives, families, and communities since 1895. We are a not-for-profit life insurer with a community focus—providing opportunities for our members to engage, give back, and support the communities where they live.

We offer financial protection solutions for women throughout their lives. Our members receive valuable benefits¹ which currently include scholarships, health and retail discounts, and disaster aid.

We are Insurance with a Difference.SM

¹ Member benefits are provided at the discretion of Royal Neighbors of America. They are not part of insurance or annuity contracts, are not guaranteed, and are not available in all states.



Life changes quickly—your family grows, your job responsibilities increase, and your retirement savings need attention. As your life evolves, it's important to stay current with what life insurance can do for you. 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.

Essential Life can offer many benefits:

- It provides coverage for your entire life at fixed, cost-effective payments as long as premiums are paid
- It will accumulate guaranteed cash value that grows at a guaranteed rate and is available in the form of a loan²
- Death benefits are guaranteed as long as premiums are paid
- Income tax-free death benefits help you protect your beneficiaries³

Select from three payment options:

- 20-Pay Life means your certificate is paid up in 20 years
- Life Paid-up at 65 means you will make level payments until you are 65
- Level Pay to Age 121 means level premium payments will be made through age 121

Certificates and riders are not available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements.

² 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.

³ This is not intended to provide tax or legal advice. You should consult a professional tax advisor about taxes related to your particular situation.

⁴ Receipt of acceleration of life insurance death benefits may be taxable and may affect your, your spouse's, or family's eligibility for public assistance programs. Consult your tax professional or social services agency for details. Eligibility requirements apply.

⁵ Subject to reinsurance and underwriting requirements: \$3,000,000 limit for a Disability Waiver of Premium Rider.



PROTECT THOSE YOU CARE ABOUT WITH PERMANENT LIFE INSURANCE

Essential Life Whole Life Insurance (Form Series 1314)

Customize your certificate, with rider options to best suit your needs. Additional premiums may apply depending on the riders.

- *Accelerated Living Benefit*⁴ – If permanently confined to a nursing home or diagnosed with a terminal condition, a portion of the death benefit can be accessed and used to help fund the insured's care or other needs. Additional fees and interest may apply. (Form Series 1766)
- *Accidental Death Benefit* – If the insured dies accidentally, this rider provides an additional benefit up to 10 times the face amount, not to exceed \$300,000. (Form series 2082)
- *Disability Waiver of Premium*⁵ – This rider waives premiums in the event of total disability of the insured. Waiver is subject to a waiting period. (Form Series 2081)
- *Guaranteed Insurability* – During select option years or events, additional insurance coverage up to the lesser of the certificate face amount or \$25,000 can be provided without evidence of insurability. Maximum lifetime additional face amount is \$100,000. (Form series 2083)
- *Flexible Premium Deferred Annuity Rider* – Vary the amounts of premium payments applied to a convenient retirement savings vehicle. Minimum premiums, withdrawal charges, administration fees, and tax penalties may apply. Issue ages 16–55. (Form series 2085)
- *Child Rider* – Purchase \$5,000 of coverage for each of your children. (Form series 112090)