



BECAUSE LIFE GOES 'ROUND

**Preserve what you have, protect those you love...
plan for the unexpected**

Term Life insurance is often the first step in protecting your family's financial well-being. In the event of an untimely death, financial security for your loved ones is important, along with the ability to maintain their standard of living.

Generally, Term Life Insurance will provide the highest coverage amount for the lowest premium dollars over a specific period of time, like 15, 20, or 30 years.

PRODUCTS

Life Insurance

- Term Life Insurance
- Whole Life Insurance
- Universal 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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Form 2990; Rev. 10-2016
JETerm Life Insurance

ROYAL NEIGHBORS OF AMERICA®

JETerm LIFE INSURANCE

YOU HAVE A LOT
TO PROTECT



Form 2990; Rev. 10-2016



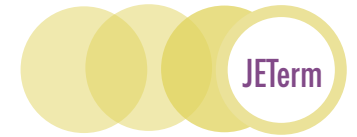
We are Royal Neighbors of America®

As one of the largest women-led life insurance organizations, Royal Neighbors has been committed to empowering women to achieve financial security since 1895. We are a 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.

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. Insurance or annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership benefits. These products should only be purchased if they meet your financial needs.



THE TIME FOR GETTING YOUR COVERAGE IS NOW

JETerm Life Insurance (Form Series 1611)

Your life is busy. And life insurance may not be at the top of your list of things to do today. But getting your life insurance coverage now makes a difference to you and your family.

First, the cost of life insurance increases each year you get older, which means the same amount of coverage may cost you more next year. Also, getting your coverage in place means you have the comfort in knowing your family is financially protected for the unexpected. Life insurance will provide them the money to cover expenses like the mortgage, medical bills, and more.

Check “Get life insurance” off your list of things you need to do today

Applying for life insurance is the first step to get started. Just choose your coverage amount and the length of time you want to be covered. Your premiums will never increase during the level premium period you select.²

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

² Following the level term period, you can choose to continue coverage to age 95 by paying increasing annual renewable rates.

Is Term Life Insurance right for you?

You may want to have Term Life Insurance if any of the following apply to you:

- Your income helps support your loved ones.
- Your absence would cause additional expenses to your loved ones, such as child care.
- You’re paying off a large loan (for example, a mortgage or a private student loan), and would like your loved ones to be able to pay it off if you died.
- You own a small business and have business debts that would impact someone else if you died.

Why “JET” Term?

Get from Point A (no coverage) to Point B (proud owner of Term 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 JETerm, you will know in under an hour if your application is approved.³ Once approved, your first premium is paid and you have your valuable life insurance coverage!

³Not all cases can be approved in an hour. Some cases may require underwriter review and/or an additional medical exam.