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Term Life

JETerm

Form Series 1611 – Not available in all states. Contractual provisions and limitations may also vary by state. Check [Product Approval Chart](#) for details.

Description

Generally the most budget-friendly type of life insurance, term insurance is often the first step for clients looking to protect the financial future of their families. JETerm insurance from Royal Neighbors provides lower premium coverage at a fixed premium amount for 15, 20 or 30 years. Your clients can rest assured knowing in the event of an untimely death, the financial security of their loved ones is protected along with the ability to maintain their standard of living.

Term to Age 95 with Guaranteed Level Premium Periods

- Certificate can be issued for 15, 20, or 30-year level premium periods.
- Premiums remain level until the end of the level premium period; default to Annual Renewable Term (ART) to age 95 following level premium period.

Issue Ages

- JETerm 15 – issue ages 18-65
- JETerm 20 – issue ages 18-60
- JETerm 30 – issue ages 18-50

Face Amounts

- \$50,000 minimum
- \$5,000,000 maximum

Premiums

Premiums will be guaranteed for the full term period. After the initial term period, premiums will be based on a guaranteed increasing attained age annually renewable scale.

Premium Bands by Face Amount:

Face Amount	Issue Ages		
	18-50	51-60	61-65
Band 1: \$50,000 - \$100,000	Simplified Issue	Simplified Issue	Full Underwriting
Band 2: \$100,001 - \$250,000	Simplified Issue	Simplified Issue	Full Underwriting
Band 3: \$250,001 - \$500,000	Simplified Issue	Full Underwriting	Full Underwriting
Band 4: \$500,001+	Full Underwriting	Full Underwriting	Full Underwriting

Underwriting Guidelines

Detailed underwriting information can be found in our [Underwriting Flyer for JETerm](#).

Non-med up to \$500,000 to age 50

Face Amount	Issue Ages		
	18-50	51-60	61-65
\$50,000 - \$100,000	Simplified Issue	Simplified Issue	PM
\$100,001 - \$250,000	Simplified Issue	Simplified Issue	PM
\$250,001 - \$500,000	Simplified Issue	PM	PM
\$500,001+	PM, eIR	PM, SB eIR	MA, SB, eIR, APS

Abbreviations:

Large Print:



Our Products

[Term Life](#)[Whole Life](#)[Simplified Issue Whole Life](#)[Graded Death Benefit Whole Life](#)[Single Premium Whole Life](#)[Universal Life Cash Value](#)[Universal Life Death Benefit](#)[Single Premium Deferred Annuities](#)[Flexible Premium Deferred Annuity](#)[Single Premium Immediate Annuity](#)[Promise Plus](#)[ADBR-CCT](#)

APS: Attending Physician Statement/Medical Records (may also be requested at other age/face amounts as required)

eIR: Inspection Report, electronic data search (no interview)

MA: Mature Assessment, Paramed

exam, Blood Profile/Urinalysis

PM: Paramed Exam, Blood Profile/Urinalysis

SB: Special Blood – NTPro-BNP

Modal Factors:

Mode	Factor
Annual	1
Semi-Annual	0.52
Quarterly	0.265
PAC Monthly	0.087

Riders Available:

JETerm Riders	Available Only at Issue	Issue Ages
Total Disability Waiver of Premium Rider	Yes	18-55
Accelerated Living Benefit Rider	Yes	18-65
Accidental Death Benefit Rider	Yes	18-55
Promise Plus (Cancer Waiver Rider)	Yes	18-55
Child Term Rider	No	18-55
Guaranteed Insurability Rider	Yes	18-45

(Riders may not be available in all states or may have certain restrictions)

Total Disability Waiver of Premium Rider - Form Series 2081

- » Available only at issue
- » 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

Accelerated Living Benefit Rider – Form Series 1766

- » Available only at issue
- » For terminal illness and nursing home confinement

Accidental Death Benefit Rider – Form Series 2082

- » Issue ages 18-55
- » Expires on anniversary in which insured reaches age 65
- » Accidental Death Benefit Amounts \$10,000 to \$300,000

Promise Plus (Cancer Waiver Rider) – Form Series 2084

- » Issue ages 18-55
- » Expires on anniversary in which insured reaches age 60
- » Waives premiums on all riders

Child Term Rider – Form Series 112090

- » \$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. No further premiums for the rider will be due.
- » Available to issue at any time after the purchase of the certificate and before the maximum issue age.
- » 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.

Guaranteed Insurability Rider – Form Series 1492

- » Available only at issue
- » Guarantees the insured the right to purchase \$25,000 of additional insurance at specified future option dates without

Term Life

evidence of insurability

- Ages where additional purchases are allowed: 18, 25, 28, 31, 34, 37, 40, 45, 50, 55, 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)
- Expires at earlier of attained age 65 or after \$100,000 of additional insurance has been purchased
- Not available if substandard class issued

Links to sales materials:

For Agents -

[Product Profile](#)

[JETerm Overview](#)

For Clients -

[Client Product Brochure](#)

To order a supply of JETerm Term Life materials, visit the Forms and Supplies page or call Sales Support at (800) 770-4561, option 5.

Form AWS006

JETerm – Form Series 1611. Not available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements. Not tax advice. Consult a tax professional.