



We are Royal Neighbors of America®

Royal Neighbors is a unique provider of life insurance and annuities whose mission is to protect women financially and empower them to improve their lives, families and communities. Royal Neighbors was founded as a membership organization in 1895 by nine women who recognized the need to insure the lives of women and children.

We offer financial protection for women throughout their lives. Our members receive valuable savings⁴ such as scholarships and discounts on health, retail and legal services.

We are Insurance with a Difference.SM

⁴Insurance and annuity products should not be purchased for eligibility or maintenance of nonguaranteed membership benefits. These life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member savings are available at no additional cost. Member savings opportunities are provided at the discretion of Royal Neighbors of America and are not available in all states. Member savings are not part of any insurance or annuity contract and are not guaranteed.

ROYAL NEIGHBORS OF AMERICA®

Jet Youth Whole Life INSURANCE

SIMPLE, PERMANENT
PROTECTION



PRODUCTS

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**

www.royalneighbors.org • (800) 627-4762

230 16th Street, Rock Island, Illinois 61201

Form 2985-2; Rev. 3-2019



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PROTECT YOUR CHILD'S INSURABILITY

Jet Youth Whole Life Insurance (Form Series 1811)

Did you know the cost to buy life insurance increases with age?

Age is one of the key factors in determining the cost of life insurance premiums. Buying life insurance for your child now will **lock in premiums** that are lower than if she or he buys it at an older age.

Did you know whole life insurance builds cash value that your child can access in the future?

This cash value builds at a guaranteed rate and **can be borrowed through a loan** for future needs like college tuition, a down payment on a home or emergency expenses.¹

Buying Jet Youth Whole Life for your child or grandchild² provides insurance coverage that can be maintained throughout life.

Customize your coverage

Riders are available to customize life insurance coverage based on your individual needs. These riders may add to the cost of the insurance.

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

¹ 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.

² Parent signature is required if Proposed Insured is a minor. If face amount is greater than \$25,000, other grandchildren must have similar amounts of coverage. NOTE: For issue ages 0 - 15, Petitioner rules apply. Petitioner rules state that through age 16, the Petitioner exclusively controls the certificate. When minors reach ages 16-20, the certificate becomes jointly controlled between Petitioner and insured minor. At age 21, the Insured gains full control of certificate.

Royal Neighbors Jet Youth Whole Life Insurance Could be the right choice for you

Select from two payment options:

- You can make fixed premium payments for 20 years. Because the payments are compressed into 20 years, the payments will be higher but you will not need to worry about paying a premium after this initial 20 years.
- You (or eventually your child who can take over making payments on the coverage as early as age 21) can make fixed premium payments until the child reaches the age of 121. Because the payments are spread out over the child's entire life, the premiums are lower.



Why "Jet" Youth Whole Life?

Get from Point A (no coverage) to Point B (proud owner of Whole 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 Jet Youth Whole Life, you will know in minutes if your application is approved.³ Once approved, you pay your first premium and you have your valuable life insurance coverage.

³ Not all cases can be approved within minutes. Some cases may require underwriter review and/or a medical exam.



Scholarship Program

Eligible Royal Neighbors members may apply for a scholarship to advance their education. Since its creation in 1961, the Royal Neighbors Scholarship Program has awarded more than \$5 million to members to assist with the costs of continuing education.
