

EXCLUSIVE MEMBER BENEFITS AWAIT YOU



- **DENTAL DISCOUNTS*** • In most instances, members save 20% to 40% on most dental procedures including routine oral exams, x-rays, crowns, fillings, and major work such as dentures, root canals, and crowns at participating dental locations.

- **VISION DISCOUNTS*** • Members save 10% to 60% off the retail price of eyewear, plus discounts on exams from more than 20,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers.

Members save 40% to 50% off the overall national average cost of LASIK surgery.

- **DISCOUNT LAB TESTING*** • Members have access to over 1,500 major clinical laboratories nationwide where they can save 10% to 80% on typical costs for lab work.

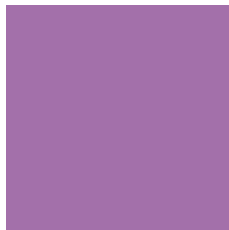
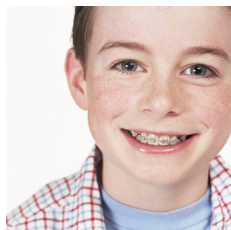
- **DISCOUNT LEGAL SERVICES*** • Get legal answers from experienced lawyers at discounted rates. Attorneys help with traffic tickets, bankruptcy, divorce, and spousal and child support.

- **MRI & CT SCANS*** • Members can save from 40% to 75% on usual charges for MRI, CT Scans, and Ultrasounds at thousands of credentialed radiology centers nationwide.

- **PRESCRIPTION DISCOUNTS*** • Members have access to savings from 10% to 85% on most prescriptions at thousands of pharmacy locations nationwide.

- **HEARING AIDS AND SERVICES*** • Save on hearing aids – Amplifon helps members find the right hearing aid solution to fit their lifestyle through personalized service and exceptional products for every budget.

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



- **DISCOUNTS** • The Royal Neighbors Discount Program offers access to over 100,000 discounts and provides members an elite collection of local and national discounts from thousands of retailers, fitness centers, attractions, and events through Abenity.
- **LIFE LINE SCREENING*** • We've partnered with Life Line Screening to offer members non-invasive tests at a discounted rate to learn if they are at risk for vascular disease.
- **SCHOLARSHIPS** • Since 1961, we have offered scholarships to our beneficial members—those who are insured and/or own an annuity with Royal Neighbors. Scholarships are offered for both traditional and non-traditional students.
- **MEMBER RELIEF FUND** • Financial assistance may be available to beneficial members—those who are insured and/or own an annuity with Royal Neighbors, who are experiencing extreme financial hardship as a result of illness, accident, or natural disaster.
- **THE ROYAL NEIGHBOR MAGAZINE** • *The Royal Neighbor*, our quarterly publication offers informative articles designed to help members stay healthy, both physically and financially, as well as updates on Royal Neighbors news and programs.
- **NATION OF NEIGHBORSSM** • Our signature program to empower women has awarded more than \$1.8 million to help individuals reach their goals and live their dreams. The program is designed to provide financial assistance to individuals who have a plan to start or expand a business or an organization/group that helps women and girls.
- **VOLUNTEER OPPORTUNITIES** • Our members have been making a difference in their local communities for over 122 years. Our neighbor-helping-neighbor philosophy encourages members to work together and give back to their communities.
- **VOTING PRIVILEGES** •

Adult beneficial members have a direct voice in the governance of the organization by voting for the Royal Neighbors Board of Directors.



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**

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

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*The health discount programs are not insurance and not intended to replace health insurance. Services administered by New Benefits, Ltd.

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