

### What is Single Premium Whole Life Insurance?

A simple and convenient lump-sum payment purchases fully paid-up whole life insurance with a guaranteed death benefit.



#### PRODUCTS:

##### Life Insurance

- Term Life Insurance
- Universal 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 COMMUNITIES<sup>SM</sup>**

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Form 2994; Rev. 1-2018

ROYAL NEIGHBORS OF AMERICA®

# SINGLE PREMIUM WHOLE LIFE INSURANCE

LEAVING A  
LEGACY



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## We are Royal Neighbors of America®

As one of the largest women-led life insurers, 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 and give back, and supporting the communities where they live.

We offer financial protection solutions for women throughout their lives. Our members receive valuable benefits<sup>1</sup> such as scholarships and discounts on health, retail, and legal services.

## We are Insurance with a Difference.<sup>SM</sup>

<sup>1</sup> 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 need of the applicant.

## MAXIMIZE YOUR LEGACY WITH A SINGLE PREMIUM PAYMENT ROYAL LEGACY LIFE (FORM SERIES 1313)

### HELP GUARANTEE THE LEGACY YOU LEAVE

You've worked hard to build your legacy. You're comfortable with the money you have set aside for your future needs. And, you have a financial legacy you plan to pass along to your loved ones or a favorite charity. Maximize that legacy with single premium whole life insurance.

When you buy Single Premium Whole Life insurance from Royal Neighbors, one simple and convenient lump-sum payment provides fully paid-up whole life insurance with a guaranteed death benefit. The amount you leave to your beneficiaries will be higher than your lump-sum premium payment.

This type of coverage may be a good option for you if:

- You are between the ages of 45 and 80.
- You have a minimum of \$10,000 earmarked to leave to loved ones.
- You want to leave a portion of your death benefit to a charitable cause.
- You wish to supplement the life insurance you already have.



## Royal Neighbors Single Premium Whole Life Insurance Could Be the Right Choice for You

### YOU HAVE WAYS TO ACCESS FUNDS IN AN EMERGENCY

- An Accelerated Death Benefit Rider<sup>2</sup> can be added at the time of issue at no additional premium. This rider provides access to a portion of the death benefit to help fund your care or other needs if you have a critical, chronic or terminal illness. The death benefit will be reduced if accelerated.
- The cash value can be accessible through a certificate loan.<sup>3</sup>

### OTHER BENEFITS THIS PRODUCT PROVIDES YOU

- Death benefit and cash value are guaranteed
- Simple and convenient single payment
- Income tax-free proceeds for your beneficiaries
- Avoid the expenses and hassles of probate

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

<sup>2</sup> Accelerated Death Benefit Rider (Form Series 1591CR, 1591CH, 1591T) 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.

<sup>3</sup> Like any loan, interest will be charged. Loans will bear an interest rate of 8% per annum with interest payable at the end of each certificate year. 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. A single premium whole life plan can be a modified endowment contract (MEC). Lifetime benefits paid to the owner of this certificate through the loan provision may be subject to taxation.