

Product Details

Insurance Details

Issue Ages (age last birthday)

- **SIWL:** ages 50–85 (Standard) and 50–75 (Preferred)
- **GDB:** ages 50–85
- **GI:** ages 50–80

Owner/Membership

- As shown in the application
- Owner can be different than the insured (must have an insurable interest in the insured)
- The insured is a beneficial member of Royal Neighbors of America

Financial Details

Face Amounts

- **SIWL:** $5,000–$40,000 (Standard) and $25,000–$40,000 (Preferred)
- **GDB:** $5,000–$20,000
- **GI:** $3,000–$10,000

Free-look period

- 30 days (or longer if required by state)

Certificate fee

- $50 per year (commissionable)

Premium period

- Premiums payable for life of insured (or until insured reaches 121 years of age)

Dividends

- Participating, not expected to be paid and not guaranteed

Premiums in Default

- Insurance expires at end of grace period unless there is a cash value
- If there is a cash value, the following will happen:
  - Automatic premium loan followed by nonforfeiture option elected; or
  - If automatic premium loan is not in effect, nonforfeiture option chosen by Owner

Mode of payment

- Premiums can be paid by monthly, quarterly, or annual Electronic Funds Transfer (EFT). Premiums can also be billed on quarterly or annual basis.

Death benefit

If certificate is in grace period, past due premiums through the month of death will be deducted from the face amount before payment is made; any outstanding liens (with accrued interest) and loans (with accrued interest) will also be deducted.

- **SIWL:** Level death benefit, guaranteed level premium, whole life insurance product maturing at age 121
- **GDB:** Death benefit is 30% of face amount in first certificate year, 70% in the second certificate year, and 100% thereafter. 100% of the face amount is given if it is an accidental death within the first two years.
- **GI:** Limited Graded Benefit if the cause of death is by natural causes – 110% of earned Premiums Paid (Excluding rider premiums, if any) during Certificate Years 1 and 2. 100% of face amount will be paid in Certificate Year 3 and thereafter. 100% of the face amount is given if it is an accidental death within the first two years.

Loans

- Owners may borrow against the cash value of the certificate[#1]
- Loans are available up to the cash value
- 8% interest rate in arrears; 6% in Montana
- Automatic Premium Loan option (APL) is available



Health and Risk Classes

Health/medical requirements

- Yes or no, with reflexive medical questions when necessary.
- No paramed required.

Risk classes

- Female/Male
- Tobacco/Non-Tobacco
  - SIWL Preferred
  - SIWL Standard
  - GDB
- No Tobacco Class
  - GI (If applying for the Guaranteed Issue plan, medical questions will be bypassed.)

Quoting

Run SIWL quotes using the Quick Quotes Calculator:

- **Web Based** – Located at **rnaquickquote.org**
- **Mobile** – Download the **Royal Neighbors Agent Access Mobile App** directly from the **Apple iOS App Store** or **Google Play Store**

Download on the App Store

GET IT ON Google Play

[#1] Loans taken against a certificate can have adverse effects if not managed properly. An outstanding loan could potentially terminate the certificate if the principal, plus accrued interest, equals or exceeds the cash value of the certificate. Outstanding loan balances will be charged interest at the rate stated in the certificate. Accrued interest on the loan is payable at the end of each certificate year. Certificate loans, including any accrued interest, must be repaid in cash or from the certificate values upon termination of the certificate or the death of the insured. Repayment of loans from certificate values (other than death proceeds) can potentially trigger a tax liability. Owners should consult with their tax advisor about the potential impact of any loan.

Risk Assessment Guide

A indicates Rate Class may be available. N/A indicates Rate Class not available.

Condition	Preferred	Standard	GDB	GI
ADL's (activities of daily living) – Needs assistance with ADL's	N/A	N/A	N/A	A
AIDS	N/A	N/A	N/A	A
Alcohol Drug Treatment >3 years ago, no current use	N/A	A	A	A
Alcohol Drug Treatment within last 3 years, no current use	N/A	N/A	A	A
ALS – Lou Gehrig's Disease	N/A	N/A	N/A	A
Alzheimer's, Dementia or Memory Loss	N/A	N/A	N/A	A
Amputation due to disease	N/A	N/A	A	A
Aneurysm > 1 year ago	N/A	A	A	A
Aneurysm within last year	N/A	N/A	A	A
Anxiety	A	A	A	A
Arthritis	A	A	A	A
Asthma	N/A	A	A	A
Basal Cell Skin Cancer	N/A	A	A	A
Bipolar diagnosed < 1 year ago	N/A	N/A	A	A
Bipolar diagnosed >1 year ago	N/A	A	A	A
Cancer more than one occurrence	N/A	N/A	N/A	A
Cancer treatment completed in last 2 years	N/A	N/A	N/A	A
Cancer treatment completed 2–5 years ago	N/A	N/A	A	A
Cancer treatment completed more than 5 years ago	N/A	A	A	A
Cardiomyopathy diagnosed >2 years ago	N/A	A	A	A
Cardiomyopathy diagnosed in last 2 years	N/A	N/A	A	A
Cholesterol Treatment	A	A	A	A
Chronic Bronchitis	N/A	A	A	A
Chronic Kidney Disease (CKD) on dialysis	N/A	N/A	N/A	A
Chronic Kidney Disease diagnosed <1 year	N/A	N/A	N/A	A
Chronic Kidney Disease diagnosed >1 year ago	N/A	N/A	A	A
Cirrhosis	N/A	N/A	N/A	A
Congestive Heart Failure	N/A	N/A	N/A	A
COPD	N/A	A	A	A
Coronary Artery Disease diagnosed >2 years ago	N/A	A	A	A
Coronary Artery Disease diagnosed in last 2 years	N/A	N/A	A	A
Currently Hospitalized	N/A	N/A	N/A	A
Currently undergoing (or been recommended to have) testing or further evaluation for a condition that has not been diagnosed	N/A	N/A	N/A	A

Condition	Preferred	Standard	GDB	GI
Defibrillator	N/A	N/A	N/A	A
Depression	A	A	A	A
Diabetes no insulin	A	A	A	A
Diabetes with Insulin – no complications	N/A	A	A	A
Diabetes with insulin along with kidney disease, neuropathy, or other complication	N/A	N/A	A	A
Emphysema	N/A	A	A	A
Heart Attack in last 2 years	N/A	N/A	A	A
Heart Attack more than 2 years ago	N/A	A	A	A
Heart Surgery diagnosed >2 years ago	N/A	A	A	A
Heart Surgery diagnosed in last 2 years	N/A	N/A	A	A
Hepatitis B and C	N/A	A	A	A
HIV/AIDS virus only	N/A	N/A	A	A
Hospitalized more than 2 weeks in last year	N/A	N/A	A	A
Hypertension	A	A	A	A
In hospice, nursing home, long term or memory care	N/A	N/A	N/A	A
Kidney failure diagnosed <1 year	N/A	N/A	N/A	A
Kidney failure diagnosed > 1 year ago	N/A	N/A	A	A
Multiple Sclerosis	N/A	A	A	A
Organ Transplant	N/A	N/A	N/A	A
Oxygen – any use of oxygen	N/A	N/A	N/A	A
Pacemaker placed in last year	N/A	N/A	A	A
Pacemaker placed more than 1 year ago	N/A	A	A	A
Parkinson's	N/A	A	A	A
Regular use of wheelchair or electric scooter	N/A	N/A	N/A	A
Schizophrenia diagnosed <1 year ago	N/A	N/A	A	A
Schizophrenia diagnosed >1 year ago	N/A	A	A	A
Sickle Cell Anemia	N/A	N/A	N/A	A
Stroke or TIA >1 year ago	N/A	A	A	A
Stroke or TIA within last year	N/A	N/A	A	A
Systemic Lupus	N/A	N/A	N/A	A
Terminal Illness	N/A	N/A	N/A	A
Wheelchair use temporary due to injury	A	A	A	A

Build Chart

Height	Maximum Weight for Preferred
4'8"	175
4'9"	181
4'10"	194
4'11"	194
5'0"	200
5'1"	207
5'2"	214
5'3"	221
5'4"	228
5'5"	235
5'6"	243
5'7"	250
5'8"	258
5'9"	265
5'10	273
5'11	281
6'0"	289
6'1"	297
6'2"	305
6'3"	314
6'4"	322
6'5"	330
6'6"	339
6'7"	348
6'8"	357
6'9"	366
6'10"	375
6'11"	384

Qualification for Preferred class considers overall mortality. The build chart is intended as a general guide, it is only one of the factors and is not a guarantee of qualifying.

Contact Us

Web: agent.royalneighbors.org

- Download forms and applications
- Obtain status of pending business/Certificates
- Obtain commissions
- Run illustrations/quotes
- Training
- Get latest Royal Neighbors news
- Order supplies

Email: UW_mailbox@royalneighbors.org

Fax: New applications: (866) 787-1450

Sales Support: (309) 788-4561, Option 1, Option 5

Underwriting: (309) 788-4561, Option 1, Option 1, Option 1

Mail: Royal Neighbors of America®, 230 16th Street, Rock Island, IL 61201-8645

Phone: (309) 788-4561, option 1 (for agent), then:

- Pending applications Option 1
- Certificate changes Option 1
- Risk assessment Option 1
- Commissions or 1099s Option 2
- Contracting and licensing Option 3
- In-force certification info Option 4
- Illustrations/Quotes Option 5
- Annuity Underwriting Option 6
- Member Savings Option 7
- Chapter information Option 8
- Inquiries Option 5

We appreciate your business!