



CLIENT BROCHURE

# LEAVING A LEGACY

Single Premium Whole Life Insurance



230 16th Street  
Rock Island, Illinois 61201  
(800) 627-4762  
[royalneighbors.org](http://royalneighbors.org)



INSURING LIVES  
SUPPORTING WOMEN  
SERVING COMMUNITIES™



# SINGLE PREMIUM WHOLE LIFE

Maximize your legacy with a single premium payment

(Form Series 181812)

## 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 that provides a face amount greater than your single 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 \$5,000 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>#1</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>#2</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.

<sup>#1</sup> Receiving an acceleration of benefits under the Accelerated Death Benefit Rider (Form Series 1591CR, 1591CH, 1591T) may be taxable and may affect the Owner, the Owner's spouse's, or the Owner's family's eligibility for public assistance program. Consult your tax professional or social services agency for details. Eligibility requirements apply. Form Series 1591T is available in California (Terminal only).

<sup>#2</sup> Like any loan, interest will be charged on the loan. Interest is 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. Consult with your tax advisor about the potential impact of any loan.



**Single Premium Whole Life** (Form Series 181812). Royal Neighbors of America® (NAIC #57657), is an Illinois corporation and is licensed in all states and the District of Columbia, except AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state. Royal Neighbors contracts are not FDIC insured, and are not a deposit account and may lose value.





## PRODUCTS

**Life Insurance:** Term Life Insurance • Whole Life Insurance

**Annuities:** Multi-Year Guarantee Annuity (MYGA)

• Flexible Premium Deferred Annuity (FPDA) • Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.

**Talk to your Royal Neighbors agent today to  
discuss which life insurance product is right for you!**



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## Single Premium Whole Life Insurance



## RICH PAST, STRONG FUTURE.

Royal Neighbors of America® is a Member-based provider of life insurance and annuities. Our mission is to protect women financially, and empower them to improve their lives, families, and communities through education and volunteerism. Founded in 1895 by nine pioneering women, today Royal Neighbors serves over 220,000 Members nationwide and is a financially strong and thriving organization. Royal Neighbors Members receive benefits<sup>#3</sup> such as access to life insurance, annuities, scholarships and discounts on health, retail and legal services.

<sup>#3</sup> Insurance 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.

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## The Royal *difference*

When you become a member of Royal Neighbors, you join a fraternal benefit society more than 220,000 strong.

From grant funding to scholarships, our Member programs celebrate and enhance the impact we can make together.



### Community Chapters

Our chapters positively impact their communities by volunteering. Connect with your local chapter, or if you're already volunteering, start one, and we'll provide supplies, support and funding to help.



### Difference Maker Fund

As a member, if you want to be a Difference Maker by leading your own volunteer project, we can help by providing seed money, promotional materials, and guidance for how to make it effective.



### Nation of Neighbors<sup>SM</sup>

Nominate an inspiring woman for a Nation of Neighbors award. Our signature women's empowerment grant program recognizes women planning to start or expand a business, organization, program, or nonprofit that helps women or girls in their community.



### Scholarship Program

We're dedicated to making college more affordable for our Beneficial Members through scholarships for post-secondary education at a community college, trade or vocational school, or a four-year institution.



### Member Relief Fund

This fund provides financial assistance to qualified Beneficial Members experiencing extreme cases of need, due to illness or injury, or extensive property loss/damage due to natural disasters.



### Member Savings

Using the Royal Neighbors Member Savings Card, Members and their immediate families have access to free/discounted services to help save on legal services, vision/dental services, prescriptions and more.

Find out more at [royalneighbors.org/membership](http://royalneighbors.org/membership).

*Member programs are provided at the discretion of Royal Neighbors of America®, are not available in all states, and are subject to change without notice. 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 programs. These products should only be purchased if they meet the financial needs of the applicant. Member programs are available at no extra cost.*

