



PRODUCT PROFILE

JET WHOLE LIFE INSURANCE AND JET YOUTH WHOLE LIFE INSURANCE

Form Series 211811 • For Agent Use Only

Jet Whole Life offers your clients the simplicity of consistent premiums and lifetime financial protection. It provides guaranteed death benefits, level premiums, and cash values, so your clients can enjoy knowing their family is covered, no matter what happens to the economy or interest rates.

Buying Jet Youth Whole Life for a child now provides locked-in, cost-effective coverage that she or he can maintain throughout life. With the Guaranteed Insurability Rider#1, parents or grandparents#2 are protecting the child’s insurability, regardless of the health problems that may arise.

Financial needs met by these products:

- Protection for life
• Financial foundation
• Guaranteed cash value
• Protect a child’s insurability

Target market:

- Budget-conscious clients, ages 25–54, who are looking for permanent insurance coverage with level, competitive premiums, and guaranteed cash value to protect their family’s financial well-being in the event of an untimely death
• Clients who are parents or grandparents who would like to protect the insurability of their child or grandchild (ages 0-17)

Table with 2 columns: Product Features and Benefits. Rows include: Jet e-App process, Accelerated Underwriting engine, Guaranteed level payments, Option to convert to term life coverage, Guaranteed death benefit, Riders available, Term-Perm Combo.

#1 Form Series 1492, underwritten by Royal Neighbors of America – not available in all states. Contractual provisions and limitations may vary by state.

#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.

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230 16th Street
Rock Island, Illinois 61201
(800) 770-4561, Option 1, Option 5
agent.royalneighbors.org



Whole Life

Form Series 211811 (not available in all states)^{#3}

- Provides level death benefits payable upon the death of the insured
- Guaranteed premiums for the duration of the premium payment period:
 - For 20 years on the 20-Pay Life plan
 - Until age 121 on the Lifetime Pay plan
- Provides guaranteed death benefits and guaranteed cash and loan values; certificate matures at age 121

Issue Ages (age last birthday)

Jet Whole Life

- 20-Pay Life plan: 18–65
- Lifetime Pay plan: 18–80

Jet Youth Whole Life

- 20-Pay Life plan: 0–17
- Lifetime Pay plan: 0–17

Face Amounts

Jet Whole Life

- \$25,000 minimum

Jet Youth Whole Life

- \$10,000 minimum

Loans

- Certificateowners may borrow against the cash value of the certificate
- Loans will bear an interest rate of 8% per annum with interest payable at the end of each certificate year (6% in Montana)^{#4}

Premiums

- Premiums can be paid by monthly Electronic Funds Transfer (EFT) or on a quarterly, semi-annual, or annual mode



^{#3} State of issue is based on insured's state of residence. Agent must be licensed in insured's state of residence.

^{#4} 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 paid 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. Certificateowners should consult with their tax advisor about the potential impact of any loan.

Modal Factors

Mode	Factor
Annual	1.00
Semi-Annual	.52
Quarterly	.265
EFT Monthly	.087

Underwriting Classes

Class	Minimum Face Amount
Standard Non-Tobacco (Youth Only)	\$10,000
Standard Non-Tobacco/Tobacco	\$25,000
Preferred Non-Tobacco/Tobacco	
Super Preferred Non-Tobacco	Ages 18–50: \$500,00 ¹
	Ages 51–60: \$250,00 ¹
	Ages 61–80: \$50,000

Substandard rating classes available through table 16 on traditional underwriting cases. For more information and Underwriting Guidelines, refer to the Field Underwriting Guide – Form 2980-B.

Dividends

Royal Neighbors does not expect that any dividends will be declared on these Whole Life certificates.

Accelerated Underwriting^{#5}

Face Amount	Issue Age			
	0–17	18–50	51–60	61–80
Band 0: \$10,000–\$49,999	Accelerated Underwriting	N/A	N/A	N/A
Band 1: \$25,000–\$100,000	N/A	Accelerated Underwriting	Accelerated Underwriting	Traditional Underwriting
Band 2: \$100,001–\$250,000	N/A	Accelerated Underwriting	Accelerated Underwriting	Traditional Underwriting
Band 3: \$250,001–\$500,000	N/A	Accelerated Underwriting	Traditional Underwriting	Traditional Underwriting
Band 4: \$500,001+	N/A	Traditional Underwriting	Traditional Underwriting	Traditional Underwriting

^{#5} Subject to underwriting guidelines. Certificate issue is based on the insured's health and other factors affecting her or his insurability. Issuance of the life insurance is dependent upon the answers to the health questions contained in the application, and other information obtained through various sources.

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Certificate Fees

- \$50 annually for all bands (fully commissionable)

Nonforfeiture Options

- **Cash Surrender** – Amount of the cash value of the certificate plus the cash value of any dividends on deposit and paid-up additional insurance, minus any loan/lien indebtedness, will be paid provided the proper form is completed and submitted to the Home Office.
- **Reduced Paid-up Insurance** – The amount of insurance shall be such as the Cash Surrender Value will purchase at net rates at the insured's attained age on the due date of the premium in default. No further premiums shall be payable. The reduced amount shall be payable at the same time and under the same conditions as the death benefit would otherwise be paying.
- **Extended Term Insurance** – The amount of insurance shall be the face amount; plus any paid-up additions, plus any dividend accumulations, less any debt or lien. The term of the insurance shall be such as the Cash Surrender value will purchase at net rates at the insured's attained age on the due date of the premium in default.

Available Riders

Accelerated Death Benefit Riders for Critical, Chronic and Terminal Illnesses^{#6} – Form Series 181591CR, 181591CH and 181591T

- Available only at issue, for no additional premium; must be elected at the time of application
- Rider may not be available in all states or may have certain restrictions. Check the Product Approval Chart on our agent website at agent.royalneighbors.org for state availability
- Allows access to part of the death benefit while still alive if the insured is diagnosed with a qualifying critical, chronic or terminal illness
 - Critical Illness Rider: Minimum benefit is \$2,500, maximum is 25% of death benefit up to \$100,000
 - Chronic Illness Rider: Maximum amount of acceleration is 80% of death benefit up to \$400,000
 - Terminal Illness Rider: Maximum amount of acceleration is 90% of death benefit up to \$450,000
- Benefits will be reduced by an administrative fee, actuarial discount and certificate loans

Guaranteed Insurability Rider – Form Series 1492

- Available only at issue for an additional premium
- Issue ages 18–45
- Increases allowed at ages 18, 25, 28, 31, 34, 37, 40, 45, 50, 55 and 60
- Life events that allow an increase are purchasing a home, marriage and birth/adoption of a child before age 65
- Any one increase is \$25,000
- Maximum lifetime total increase is \$100,000

Flexible Premium Deferred Annuity Rider^{#7} – Form Series 1451

- Available only at issue for an additional premium
- Offers a convenient way to save for retirement on a tax-deferred basis
- Allows individuals the flexibility to vary the amount and frequency of payments to their deferred annuity
- Minimum premium of \$50 per month with Electronic Funds Transfer (EFT); maximum premium is \$25,000 per year
- Separate surrender charges apply

Disability Waiver of Premium Rider – Form Series 2081

- Available only at issue for an additional premium
- Issue ages 18-55
- Expires on anniversary at which insured reaches age 60
- 90-day elimination period
- Waives premiums on all riders

Accidental Death Benefit Rider – Form Series 2082

- Available only at issue for an additional premium
- Issue ages 18–55
- Expires on anniversary at which insured reaches age 60
- Accidental Death Benefit amounts \$10,000 to \$300,000

^{#6} An accelerated benefit payment is subject to an administrative fee and interest. If the Owner receives an acceleration of life insurance benefit, it may be taxable and may affect the Owner's, the Owner's spouse's, or the Owner's family's eligibility for public assistance programs. Please consult a tax professional or social services agency for details. Payment of an accelerated death benefit will result in a reduction of the death benefit and cash, loan, or account values of the certificate.

^{#7} FPDA Rider (Form Series 1451) is not available in Idaho.

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Available Riders (continued)

Promise Plus (Cancer Waiver of Premium Rider^{#8}) – Form Series 2084

- Available only at issue for an additional premium
- Issue ages 18–55
- Expires on anniversary at which insured reaches age 60
- Waives premiums for two years

^{#8} *Cancer Waiver of Premium Rider is only available in the following states: AZ, AR, CA, CO, DC, DE, FL, ID, IL, IN, IA, KY, ME, MI, MS, MO, NE, NV, NM, OH, OK, OR, RI, SD, TX, WV, WI, WY.*

Child Rider – Form Series 112090

- Available only at issue for an additional premium
- Issue ages 18–55
- Covers all children (\$5,000 benefit) in family



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