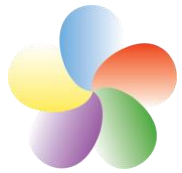




Royal Neighbors of America

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIESSM

Single Premium Whole Life



Single Premium Whole Life (SPWL)

PRODUCT PROFILE
ROYAL LEGACY LIFE SINGLE PREMIUM WHOLE LIFE (SPWL)
Form Series 181812 • For Agent Use Only

Royal Legacy Life from Royal Neighbors of America is a Single Premium Whole Life (SPWL) product that offers a simple concept for positioning the value of life insurance in a wealth transfer sale. By purchasing Royal Legacy Life, your clients can increase the amount they leave to their loved ones.

May be suitable for a client where:

- There is a need for life insurance.
- The client has lump sum available.
- The client has established an additional emergency fund.
- Funds have been earmarked for the purpose of transferring wealth to beneficiaries.
- The client is looking to maximize her/his legacy.

Financial needs met by the product:

- Permanent life insurance with a guaranteed death benefit
- Wealth transfer
- A way to increase the funds your clients leave to their beneficiary

Target market:

- Clients ages 45–80 who are looking for a way to protect their life through insurance while maximizing the legacy they leave their loved ones

Product Features	Benefits
Wealth transfer	Maximizes the amount your clients leave to their named beneficiaries
Guaranteed cash value and death benefit	It is a guaranteed product
One premium payment	Convenient for clients
Accelerated Death Benefit Rider for Critical, Chronic, and Terminal Illness ¹	Owners can access a portion of the death benefit in the event of a qualifying illness
Loan against certificate cash value available	Owners can access cash value in an emergency
Underwriting based on Net Amount at Risk (NAR) (NAR = Face Amount – Single Premium Payment)	Simplified underwriting process at specified NAR levels

¹ Riders not available in all states. See also the "Available Rider" section.

For agent use only – not to be used for consumer solicitation purposes.

Royal Neighbors of America (NAIC #57657) is an Illinois corporation and is licensed in all states and the District of Columbia, except for AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state.

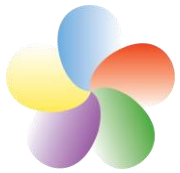
Royal Legacy Life Single Premium Whole Life (SPWL) (Form Series 181812)

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

INSURING LIFE
SUPPORTING WOMEN
SERVING COMMUNITIES

- Royal Legacy Life is a level death benefit, single premium whole life insurance (SPWL) product endowing at age 121
- Royal Legacy Life Single Premium Whole Life Insurance (SPWL) product offers one simple and convenient lump-sum payment which provides fully paid-up whole life insurance with an immediate guaranteed death benefit
- Clients ages 45–80 who are looking to protect their life through insurance while maximizing the legacy they leave their loved ones

Form Series 2994, underwritten by Royal Neighbors of America - Not available in all states. Contractual provisions and limitations may vary by state.



Meet Your Clients Needs

Product Features	Benefits
Wealth transfer	Maximizes the amount your clients leave to their named beneficiaries
Guaranteed cash value and death benefit	It is a guaranteed product
One premium payment	Convenient for clients
Accelerated Death Benefit Rider for Critical, Chronic, and Terminal Illness ¹	Owners can access a portion of the death benefit in the event of a qualifying illness
Loan against certificate cash value available	Owners can access cash value in an emergency
Underwriting based on Net Amount at Risk (NAR) (NAR = Face Amount – Single Premium Payment)	Simplified underwriting process at specified NAR levels

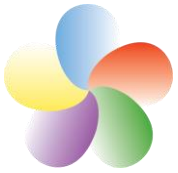
¹ Riders not available in all states. See also the "Available Rider" section.

For agent use only – not to be used for consumer solicitation purposes.

Royal Neighbors of America (NAIC #57657) is an Illinois corporation and is licensed in all states and the District of Columbia, except for AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state.

Royal Legacy Life Single Premium Whole Life (SPWL) (Form Series 181812)

Form Series 2994, underwritten by Royal Neighbors of America - Not available in all states. Contractual provisions and limitations may vary by state.



SPWL Product Highlights

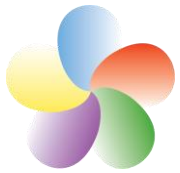
	Product Specifications
Issue Ages	✓ 45 – 80, age last Birthday
Minimum/Maximum Premium	✓ \$5,000 Minimum - \$200,000 Maximum ✓ Pre-authorization is required before submitting cases with premium of \$200,000 or Greater ✓ Single Premium Only (<i>All funds MUST be with Royal Neighbors before certificate is issued</i>)
Risk Classifications	✓ Female/Male ✓ Tobacco/Non-Tobacco ✓ Standard – Risks Up To Table 4 ✓ Substandard – Risks Table 5 – 8 (<i>Only available for issue ages 45 – 80 for Non-Tobacco or 45 – 80 for Tobacco</i>)
Optional Riders	✓ Accelerated Death Benefit Riders for Critical, Chronic, and Terminal Illnesses

¹ Riders not available in all states. See also the "Available Rider" section.



Living Benefits Riders

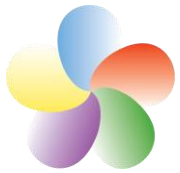
Not available in all states.	Critical Illness Form Series 181591CR	Chronic Illness* Form Series 181591CH	Terminal Illness* Form Series 181591T
Issue Ages	Whole Life = 0-65	Whole Life = 0-70	Whole Life = 0-80
Premiums	No additional premium	No additional premium	No additional premium
Maximum Benefit Levels	25% of death benefit or \$100,000	80% of death benefit or \$400,000 <u>Annual payments will be limited to the year's per diem allocation</u>	90% of death benefit or \$450,000
Claims	Only one per lifetime	Only one per lifetime	Only one per lifetime
Qualifying Events	Cancer Heart attack Stroke Paralysis End stage renal failure Major organ transplant	Unable to perform 2 or more of the ADL's for a period of at least 90 days OR Need for substantial supervision due to severe cognitive impairment	A medical or physical condition that results in a life span of 12 months or less No longer requiring confinement to nursing home or waiting period



Royal Legacy SPWL Underwriting

Underwriting Requirements

- ✓ Telephone Interview, MIB Report and Rx Profile for all Net Amount of Risk (NAR)
- ✓ NAR of 15K and under, No APS
- ✓ NAR of 100K and higher, APS
- ✓ NAR of 15K to 100K, we will try out best not to order an APS, but underwriting may need that information to make a decision.
- ✓ Overall, we expect to order 70% less APS' than our previous product



Winflex Quoting - Dashboard

EBIX WinFlex



View ▾



Help ▾



Mel Williams ▾

WinFlex Dashboard

Week ▾

TOTAL WINFLEX RUNS
2,829

AVG DEATH BENEFIT
\$2,339,411

AVG PREMIUM
\$41,998

Shortcuts



Illustrations



Client Manager



Agent Manager



Group Manager



User Profile



eApp Status



Help

[WinFlex 6.5 Walk Through Video](#)

[Case Design Overview](#)

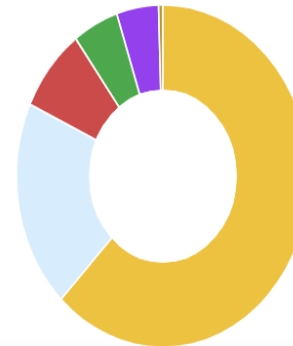
[Express Illustrations](#)

**For more detailed
Winflex specifics,
please click here to
launch the Winflex
training video**

WinFlex Stats

Product

Total Runs by Product Type



- UL (2,879)
- TERM (909)
- UL/JOINT (368)
- VAR (234)
- VAR/JOINT (214)
- ANN/DANN (22)

What's New by Carrier



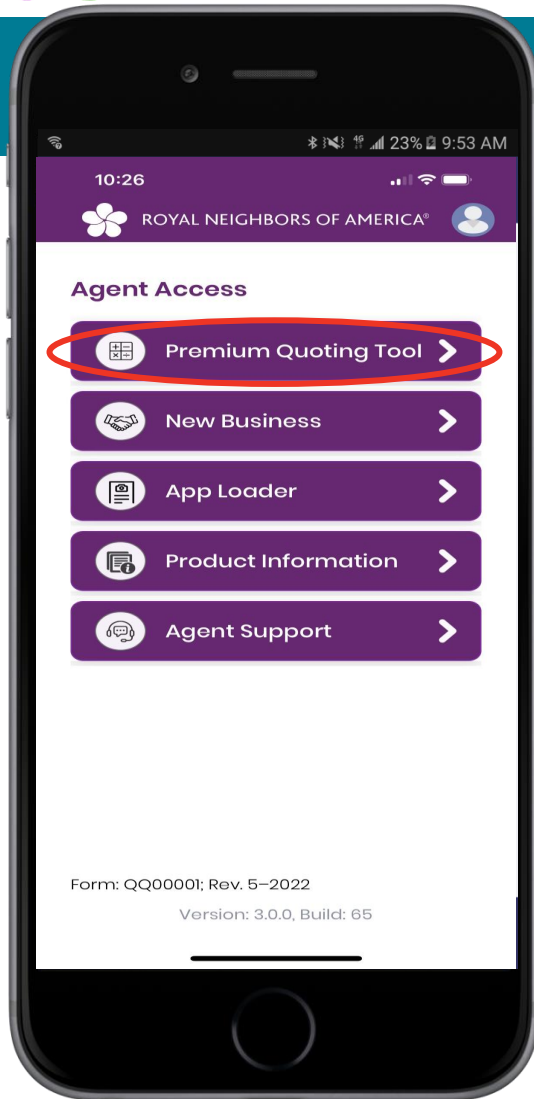
Royal Neighbors of America



QUOTING MADE EASY!

AGENT ACCESS

Free app available on your Android or Apple mobile device!

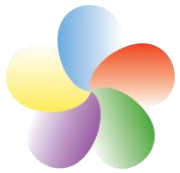


Get quotes in an instant for:

- Term Life
- Whole Life
- Single Premium Whole Life
- SIWL / GDB – Final Expense

Ability to add riders and email quotes along with rider disclosures directly to your clients!!!!

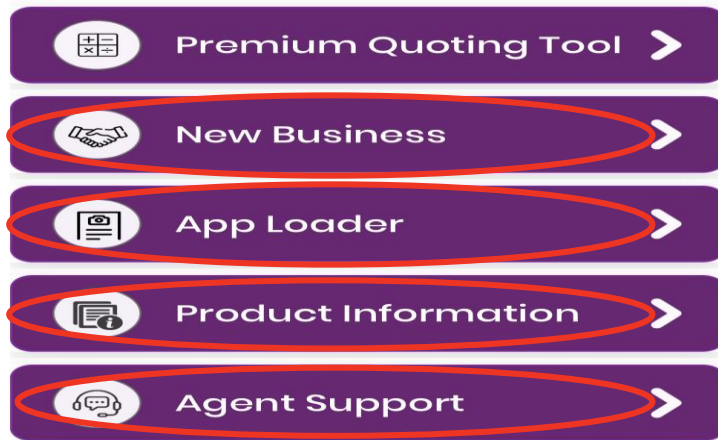
Don't have your mobile device with you? You can access the same information from your laptop or desktop computer at www.rnaquickquote.org



Conduct Business on-the-go!



Agent Access



Securely review new and pending business activity



Securely send required documents directly to Underwriting using your device camera



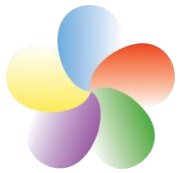
View Life Product Profiles and current Annuity interest rates



Contact our Sales Support areas and start a Phone Interview directly from the app

Form: QQ00001; Rev. 5-2022

Version: 3.0.0, Build: 65



Immediate Pre-Approval on SPWL Apps

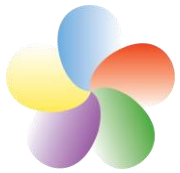
1. Complete application with client, including signature (Form 161722)
2. Calculate the Net Amount at Risk (the face amount minus the premium) and review the Source of Funds worksheet (Form 10070; Rev. 11-2017 Required for Premium Amounts \$25,000 to \$49,000)
3. 1035 Exchange from an existing life policy - Please confirm that the client has sufficient funds to cover the \$5,000 minimum before you submit the application
4. Contact Underwriting to start Phone Interview while you're with your client to get a pre-approval*
5. OR Submit application and Royal Neighbors will call the client later to do the phone interview

Try it out today!

(800) 627-4762, option 1, option 1

8:00 a.m. – 5:00 p.m. CT, Mon – Fri

** Additional medical underwriting may be needed if the information provided isn't sufficient to determine an immediate pre-approval*



SPWL Applications – Paper Only!

Single Premium Whole Life Insurance Applications:

- ✓ **161722**
- ✓ **ICC161722**
- ✓ **161722 state specific (CT, DC, FL, IL, OH, SD)**



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™
Royal Neighbors of America
230 16th Street
Rock Island, IL 61201
(800) 627-4762
A Fraternal Benefit Society

Mail Certificate to: ☐ Agent ☐ Owner

Application for Individual Single Premium Whole Life Insurance

PART 1

SECTION 1 – Proposed Insured

Name _____ Street _____
City _____ State _____ ZIP _____
Phone number (____) _____ Identification: _____
DOB _____ ☐ U.S. driver's license ☐ Government issued ID
SSN/Tax ID _____ ID number _____
Marital status ☐ S ☐ M ☐ W ☐ D Sex ☐ M ☐ F ID issuer _____
State/Country of birth _____ Email address _____
Are you a U.S. citizen? ☐ Yes ☐ No If No, are you a legal U.S. resident (Green Card)? ☐ Yes ☐ No

SECTION 2 – Other Insurance

1. EXISTING or APPLIED FOR INSURANCE

Does the Proposed Insured have any existing life insurance (L) or annuity (A) contracts with this or any other company? ☐ Yes ☐ No
IF YES, complete and submit state replacement forms, if required, with this application.

2. REPLACEMENT

In connection with this application, has there been, or will there be, with this or any other company any: surrender transaction; loan; withdrawal; lapse; reduction or redirection of premium/consideration; or change transaction (except conversions), involving an annuity or other life insurance? ☐ Yes ☐ No

If Yes, complete and submit a replacement questionnaire AND any other state required replacement forms with this application.

SECTION 3 – Proposed Owner*

* Complete if Proposed Owner is other than Proposed Insured

Sex ☐ M ☐ F Relationship to Proposed Insured _____
Name _____ Email address _____
Street _____ Identification: _____
City _____ State _____ ZIP _____ ☐ U.S. driver's license ☐ Government issued ID
SSN/Tax ID _____ ID number _____
Phone number (____) _____ DOB _____ ID issuer _____
Are you a U.S. citizen? ☐ Yes ☐ No If No, are you a legal U.S. resident (Green Card)? ☐ Yes ☐ No

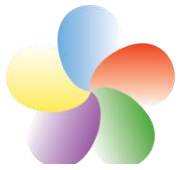
SECTION 4 – Beneficiary(ies)

Multiple Beneficiaries will receive an equal percentage of proceeds per capita unless otherwise instructed.



Submit a SPWL Paper App

Email scanned application via
secured email option to your
Agency Manager



Agent Materials - FORMS AND SUPPLIES

DESIGNED TO HELP OUR MEMBERS

save money

We want our members to protect their financial future. We also want to help them maximize their daily budget through our member savings offers.

Using the Royal Neighbors Member Savings Card, our members have access to discounted services designed to help them save money on legal services, vision and dental services, telehealth and more. These discounts are extended to immediate family members as well!

Members of Royal Neighbors currently have access to discounted services, including:



Once you become a member, you will receive your personal Member Savings Card, and you can begin saving immediately!

Member savings 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 and annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership savings opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member savings opportunities are available at no extra cost and administered by a third party. The health discount programs are not insurance, are not intended to replace health insurance, and cannot be used in conjunction with health insurance benefits.



Form 182-A; Rev. 10-2020

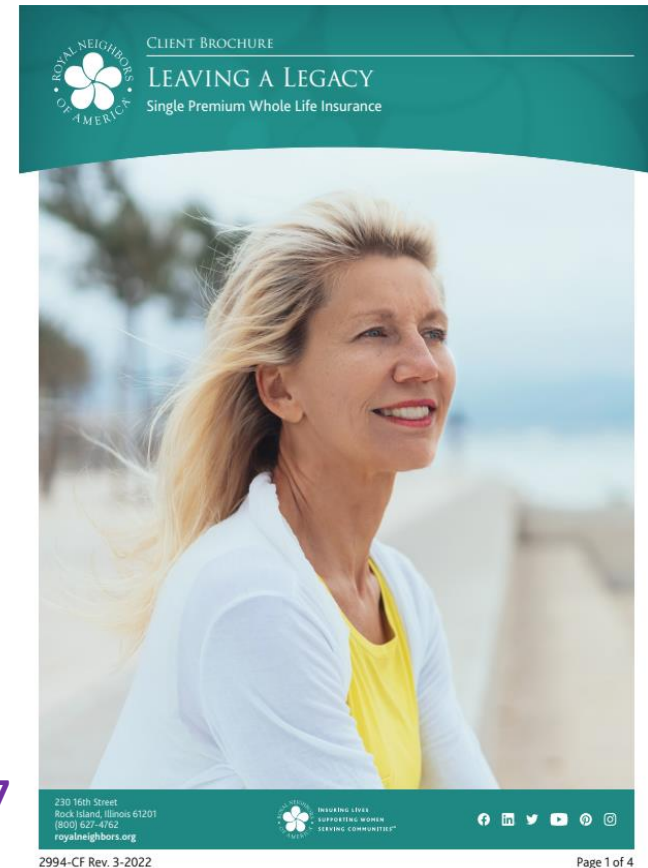
Page 1 of 2

Member Benefits Brochure Form 182-A

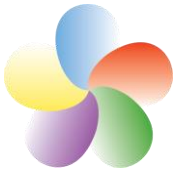
P00538; Rev. 10-2022

- **Product Profile – Form 2994-A**
- **Agent Field Underwriting Guide – Form 2980-B**
- **SPWL Application – Form ICC161722 with state variations**
- **SPWL Source of Funds – Form 10070**
- **Terminal Accelerated Death Benefit Rider Disclosure – Form 1591TD (Ca. Specific)**
- **Replacement Questionnaire – Form 1867**
- **SPWL Consumer Brochure – Form 2994**
- **Member Benefits Brochure – Form 182-A**

FOR AGENT USE ONLY – CONFIDENTIAL AND PROPRIETARY.
NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES



SPWL Product Profile Form 2994-A



Underwriting Guidelines

Field Underwriting Guide – Form 2980-B

ROYAL NEIGHBORS OF AMERICA

AGENT GUIDE

FIELD UNDERWRITING GUIDE

Jet Term Life • Jet Whole Life • Single Premium Whole Life (SPWL)
(For SIWL and GDB, see Agent Guide 2996-B)

FOR AGENT USE ONLY • Not For Public Distribution

**Call our Risk Assessment team at
(800) 770-4561, option 1, option 1**

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

**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIES™**

Page 1 of 24

2980-B Rev. 3-2022

SALES SUPPORT

AVAILABLE MONDAY – FRIDAY
8 a.m. – 5 p.m. CENTRAL TIME

SALES SUPPORT
(800) 770-4561
Option 1, Option 5

salesupport@royalneighbors.org

- PRODUCT KNOWLEDGE
- SUPPLY ORDERING – AVAILABLE 24/7 VIA AGENT.ROYALNEIGHBORS.ORG
- QUOTATIONS & ILLUSTRATIONS
- TRAINING & EDUCATION