

What is final expense insurance?

Final expense insurance is whole life insurance. Many families face unexpected expenses after the death of a loved one. Funeral costs, medical bills, and even outstanding credit card debt can add up. While life insurance does not guarantee that the proceeds will be sufficient to pay for any particular expense, it can help cover these expenses.

Final Expense Insurance is not preneed insurance and is not a funeral or burial contract. It does not specifically cover funeral goods and services.

By planning ahead you can prepare for these expenses and reduce some of your family's stress in a time when they are grieving.



PRODUCTS:

Life Insurance

- Term 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 COMMUNITIESSM**

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230 16th Street, Rock Island, IL 61201

Form 2996; Rev. 3-2019
Simplified Issue Whole Life (SIWL)

ROYAL NEIGHBORS OF AMERICA®

FINAL EXPENSE INSURANCE

WHOLE LIFE FORM SERIES 1311

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and is not a funeral or burial contract.

PLAN AHEAD FOR YOUR LOVED ONES



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We are Royal Neighbors of America®

Royal Neighbors is a unique provider of life insurance and annuities whose mission is to protect women financially and empower them to improve their lives, families, and communities. Royal Neighbors was founded as a membership organization in 1895 by nine women who recognized the need to insure the lives of women and children.

We offer financial protection for women throughout their lives. Our members receive valuable savings¹ such as scholarships and discounts on health, retail, and legal services.

We are Insurance with a Difference.™

¹ 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.

**EARLY PLANNING PROTECTS THOSE
YOU CARE ABOUT MOST**

Royal Neighbors has permanent life insurance coverage to help you pass on your love – not your debt. Best of all, it's simple. You decide how much insurance protection you need and can afford. You also choose who will receive your insurance benefits. In most cases, no physical exam is needed when you are applying for coverage.² Once you have been approved, your premiums will always remain the same.

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

- You are between the ages of 50 and 85.
- You want between \$5,000 and \$25,000 in coverage to help your loved ones with expenses when you die.
- You are looking for coverage options that may not require a physical exam.
- You wish to supplement the life insurance you already have.

We offer an Accelerated Living Benefit Rider³ with this coverage. If permanently confined to a nursing home or diagnosed with a terminal condition, a portion of the death benefit can be accessed and used to help fund your care or other needs. Additional fees and interest may apply.

This is not a funeral or burial contract and does not specifically cover funeral goods and services. The death benefit is paid to the designated beneficiary(s) who may use the proceeds for any purpose. This life insurance does not guarantee that the proceeds will be sufficient to pay for any particular goods or services, nor that those goods or services will be provided by any particular provider.

Simplified Issue Whole Life - Form Series 1311, underwritten by Royal Neighbors of America. Certificates and riders are not available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements.

² Subject to underwriting. Issuance is dependent on answers to health questions in the application and other factors affecting insurability. We reserve the right to order a Physician's Statement.

³ Form Series 1766. Receipt of acceleration of life insurance death benefits may be taxable and may affect the eligibility for public assistance for you, your spouse or your family. Consult your tax professional or social services agency for details.

**Simplified Issue Whole Life
(Form Series 1311)**



- You have applied for \$_____ of face amount
- You have elected to pay the \$_____ premium
☐ monthly ☐ quarterly ☐ semi-annually ☐ annually
Beginning on _____ (date)