

Royal Neighbors of America



- ◇ Phone Sales with immediate underwriting decision without face to face
- ◇ A- "Excellent" by A.M. Best
- ◇ Established since 1895
- ◇ Issue ages 50 thru 85
- ◇ No height and weight requirements
- ◇ Insulin dependent diabetics that began taking insulin after age 30 may qualify for immediate death benefit
- ◇ Simplified underwriting with 9 yes/no questions
- ◇ Draft first months premium and get paid prior to the draft date
- ◇ Advanced commissions paid daily
- ◇ Level death benefit & GDB: 30% during year 1, 70% during year 2, & 100% during year 3+
- ◇ No attending physician statements
- ◇ Choose draft date on specific Wednesday of the month

Issue Age	Female NT	Male NT
55	\$35.91	\$44.21
65	\$42.61	\$56.11
75	\$76.11	\$105.31

SIWL \$10,000 Face Amount
Monthly Bank Draft Rates

<i>~Additional Products~</i>
Single Premium Whole Life
Level Pay Whole Life ages 0-85
Universal Life
Jet Term 15, 20 or 30 years

Final Expense Brokerage
330-433-1823



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