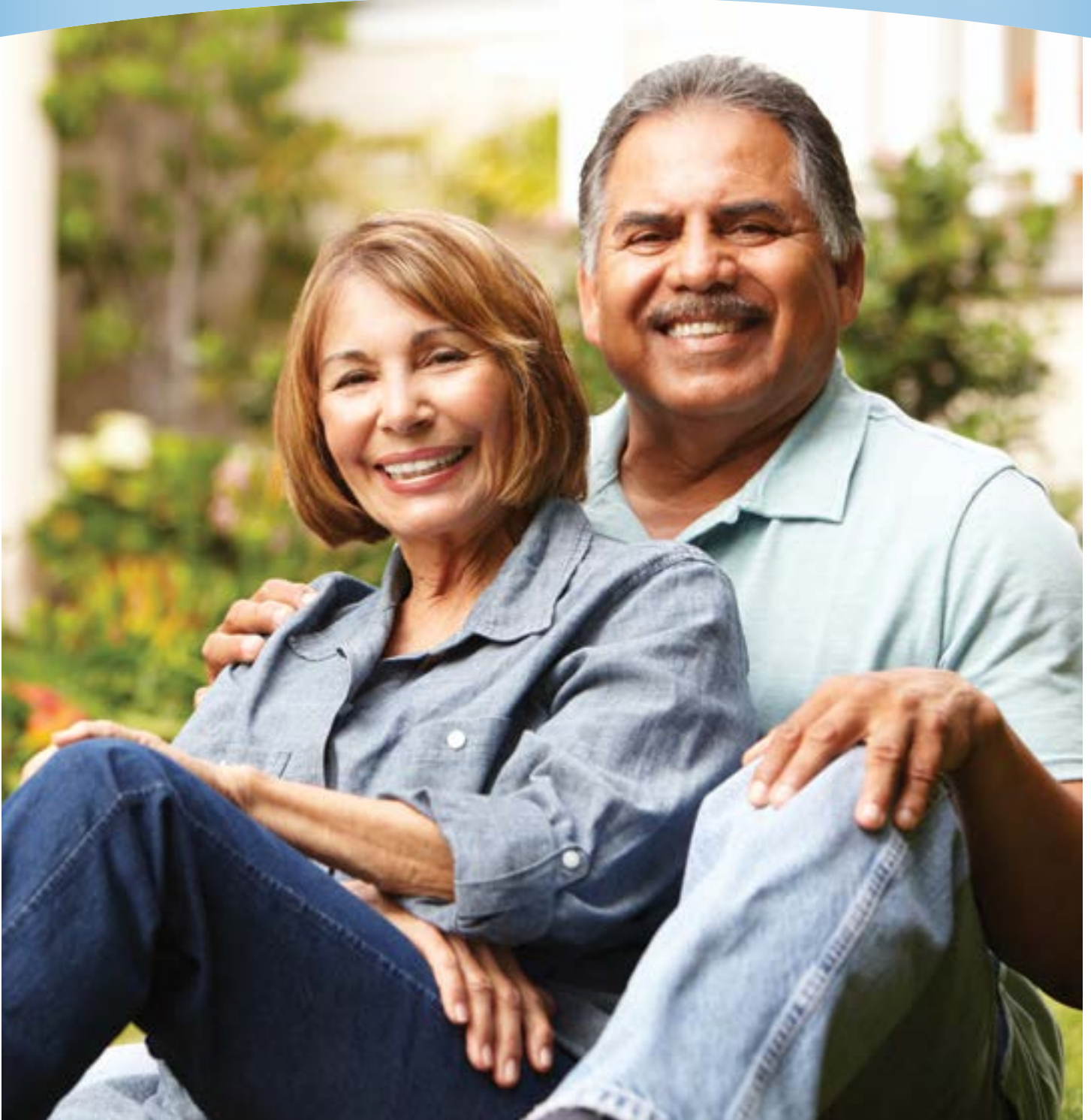




CLIENT BROCHURE

THE COVERAGE YOU NEED

Ensured Legacy Final Expense Insurance



230 16th Street
Rock Island, Illinois 61201
(800) 627-4762
royalneighbors.org



INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIES™



ENSURED LEGACY FINAL EXPENSE

Get the coverage you need now. Ensure your legacy for the future.

(Form Series 211311, 211312, and 221309)

Royal Neighbors has permanent life insurance coverage to help you pass on your love and legacy – not your debt. Best of all, Ensured Legacy Final Expense offers a suite of products designed to help you find the right coverage for your unique situation.

With Ensured Legacy Final Expense you can:

- **Choose coverage between \$5,000 – \$40,000^{#1}**
- Select our **Charitable Giving Rider^{#2}** and take comfort knowing you're not only financially helping your loved ones when you pass, but a charity that is important to you.

- Give all of your grandchildren \$5,000 of life insurance coverage when you select our **Grandchild Rider^{#3}**.
- Add the **Accidental Death Benefit Rider^{#4}** to give your family additional financial protection should your death be caused by a covered accident.
- Take comfort in knowing you can access part of your death benefit if you're diagnosed with a terminal illness when you use our **Accelerated Death Benefit Rider^{#5}** – available for no additional premium!



^{#1} Coverage ranges will depend on whether the applicant qualifies for either Simplified Issue (Form Series 211311), Graded Death Benefit (Form Series 211312), or Guaranteed Issue (Form Series 221309) – speak with your Royal Neighbors agent for more details.

^{#2} Charitable Giving Rider (Form Series 221113). At time of claim, an additional 1% on top of face amount, up to a maximum of \$1,000, goes to the 501(c)(3) charity of owner's choice. Rider will terminate if the base certificate goes into extended term insurance (ETI). The certificate Owner has the right to change the charity until the death of the insured. On assignment, the designation of the charity becomes irrevocable. No additional premium required.

^{#3} Grandchild Rider (Form Series 221081). The Beneficiary of this rider is the insured of the life certificate to which the rider is attached. This rider terminates either upon the request of the insured or when the base certificate terminates or is paid. The rider must be added prior to issuance of the base certificate or at the time of reinstatement. Rider is convertible to permanent coverage for the Grandchild at any time before the base certificate expires, is terminated, or before the death of the insured. An additional premium is required for this rider.

^{#4} Accidental Death Benefit Rider (Form Series 222140). This rider expires on the anniversary in which the insured reaches age 80. The rider must be added prior to issuance of the base certificate or at the time of reinstatement. An additional premium is required for this rider.

^{#5} Accelerated Death Benefit Rider (Form Series 221203). Receipt of acceleration of life insurance death benefits may be taxable and may affect the eligibility for public assistance for the Owner, the Owner's spouse's, or the Owner's family. Consult your tax professional or social services agency for details. Not available on Guaranteed Issue (Form Series 221309), the benefits are not assignable, and the rider must be added prior to issuance of the certificate or at the time of reinstatement. Only available on certificates with a face amount of \$7,000 or higher. No additional premium required.

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.



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.

**Ensured Legacy Final Expense: Simplified Issue Whole Life, Form Series 211311;
Graded Death Benefit, Form Series 211312; Guaranteed Issue, Form Series 221309**



Protect your family with life insurance

Your life insurance Certificate provides a financial safety net for your loved ones. They can use your life insurance death benefits towards nearly any expense. Some common examples are:

- Mortgage or rent payments
- Everyday expenses like groceries, gasoline, and bills
- Childcare or school tuition
- Paying off outstanding debt like credit cards
- End-of-life costs like a funeral or unpaid medical bills
- Care for aging or ill parents

At Royal Neighbors, we know your family is the most valued part of your life. Life insurance will help you protect them in the future.

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



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CONFIDENCE IN YOUR FINANCIAL FUTURE.

Discover *Insurance with a Difference*SM with Royal Neighbors' longstanding financial strength which makes it possible for us to provide impactful Member Programs^{#6}, ranging from scholarships and empowerment grants to assistance for grassroots volunteerism. Our passion for our mission of empowering women and serving communities is powered by our five values: Faith, Courage, Unselfishness, Endurance, and Humility. Learn about our impact at www.royalneighbors.org/about-us.

^{#6} Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership benefits. These life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Programs are provided at the discretion of Royal Neighbors of America and are not available in all states.

The Royal *difference*

When you become a member of Royal Neighbors, you join a fraternal benefit society more than 250,000 strong. From grant funding to scholarships, our Member Programs celebrate and enhance the impact we can make together.



Community Chapters

Members who have a desire to give back through volunteerism can connect with a chapter in their area or start their own.



Difference Maker Fund

All members can apply for this grant once a year to help offset the costs of their volunteer project and make a positive impact in their community.



Nation of NeighborsSM

Through our signature women's empowerment program, we empower women by recognizing and supporting their work through a nonprofit, business, or program.



Scholarship Program

Our Scholarship Program provides financial assistance to Beneficial Members who plan to pursue post-secondary education at an accredited institution.



Member Relief Fund

This fund provides financial support to qualified Beneficial Members experiencing hardship due to illness, accidents or a natural disaster.



Member Savings

Members have access to prescription savings and affordable preventative health screenings.



RoyalConnect

RoyalConnect is a monthly program designed to connect the community to our mission of empowering women and serving communities through small acts of kindness.

Member Programs 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 or annuity products should not be purchased for eligibility or maintenance of nonguaranteed Member opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Savings are administered by a third party and are subject to change without notice.

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