

We are ROYAL NEIGHBORS OF AMERICA



WE ARE INSURANCE WITH A *difference*SM

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.

Our members are eligible for many member savings¹ opportunities that will help them save on prescriptions, dental, hearing and eye care as well as legal services. Many of these savings can be used by everyone in the household.



Volunteers packing meals for their community.

Members have access to:

- Scholarships
- Grants
- Savings Programs



¹ 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.

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



INSURANCE AND ANNUITY PRODUCTS FOR EACH STAGE OF LIFE



Members volunteering at a Difference Maker Fund event in Guthrie Center, Iowa.



Volunteers participating at a community gardening event.

Life Insurance

- Term Life
- Whole Life
- Single Premium Whole Life
- Simplified Issue Whole Life
- Graded Death Benefit Whole Life

Annuities

- Single Premium Immediate Annuity
- Single Premium Deferred Annuities
- Flexible Premium Deferred Annuity

2019 Financial Strength

\$1.1B Assets & **\$195M** certificateholders' Surplus

AM Best Credit Rating of A- Excellent (4th-highest out of 15 for overall financial strength*) with outlooks Positive

* Royal Neighbors is rated A- Excellent (4th-highest out of 15) by the AM Best Company for overall financial strength and ability to meet ongoing obligations to certificate holders. As of December 2019, AM Best also revised Royal Neighbor's outlooks to positive from stable. For the latest Best's Credit Rating, access ambest.com.



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. Subject to reinsurance and underwriting requirements.

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