

Leaving a Legacy: *Wealth transfer and so much more*

CASE SERIES

MEET LOIS

Lois and her husband, Mitchell, are comfortably retired and very active. Lois has been a long-term member of Royal Neighbors. Her mother was a leader of their Royal Neighbors chapter, helping to make a difference in their local community through volunteer projects. Now Lois is a chapter leader and she loves to include her daughter and young grandchildren in activities that help them recognize the impact they can make on their community as well.

FINANCIAL SCENARIO

Lois and Mitch already have permanent life insurance that covers their needs. They have identified \$50,000 in a maturing CD that they would like to leave to their family. Lois also hopes she leaves her family a lasting legacy of social responsibility.

SOLUTIONS

You can recommend Royal Legacy Single Premium Whole Life as a simple solution to leave a financial legacy for the family. Since life insurance proceeds are generally income tax-free and avoid probate, Lois can maximize her legacy in a single, simple payment.

- Show Lois (age 67, non-smoker) that reallocating \$50,000 in the matured CD can buy \$88,230 in a guaranteed death benefit with Royal Legacy Life and increase the assets she plans to leave her daughter and grandchildren by \$38,230.
- Adding the Accelerated Living Benefit Rider at no additional cost at the time of issue will provide Lois with the flexibility to access a portion of the death benefit if she becomes terminally ill or permanently confined to a nursing home.

By purchasing Royal Legacy Life, Lois not only effectively transfers wealth to her loved ones, but she also reinforces her passion for volunteerism, leaving a legacy in more than one way.



(800) 770-4561, opt. 1, opt. 5 ■ www.royalneighbors.org
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Member benefits 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.

Form 233-B; Rev. 9-2014



MARKET OPPORTUNITY

31% of Baby Boomers buy products with social causes because they "represent my values"
– *Iconoculture Consumer Insights*,
September 2011



MEMBER BENEFITS

Like Lois, more than 200,000 members across the nation volunteer in their communities through Royal Neighbors' local chapters. In the last 40 years alone our members have given \$350 million in time and talent to their communities.