



# YOUR MONEY'S WORTH

HELP GUARANTEE THE  
LEGACY YOU LEAVE

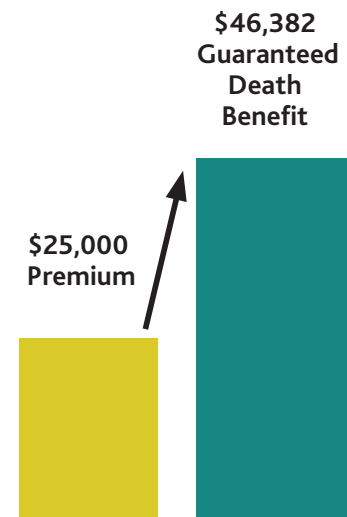


ROYAL NEIGHBORS OF AMERICA®

Maximize the estate you leave for your children, grandchildren, or even great-grandchildren through single premium whole life insurance.

You may have money permanently set aside for your loved ones in a CD, money market account, or the stock market. Taxes, probate fees, or stock market losses could significantly reduce the dollars available to leave to them. A single premium payment offers multiple benefits:

- Provides immediate, guaranteed death benefit
- Increases the value of your legacy without having to depend on the after-tax rate of return earned by your investments<sup>1</sup>
- Transfers money efficiently to your beneficiaries by avoiding income taxes and probate fees upon your death
- Offers Accelerated Living Benefit Rider<sup>2</sup> option provides you access to a portion of the death benefit for your care if you were to become terminally ill or permanently confined to a nursing home



Work with your agent to complete the Royal Legacy Life Quote on the back of this page to see how single premium whole life insurance can benefit you.

## Royal Neighbors is Insurance with a Difference<sup>SM</sup>

As a member benefit society, Royal Neighbors of America offers quality insurance solutions plus valuable member benefits for you.<sup>2</sup> Benefits currently include:

- Prescription drug discounts
- Health screening discounts
- Vision, dental, and legal services discounts
- Cashback online shopping and more

<sup>1</sup>Not intended as tax or legal advice. Consult a qualified tax advisor or attorney about taxes relating to your particular situation.

<sup>2</sup>Accelerated Living Benefits may be taxable and may affect your, your spouse's or family's eligibility for public assistance programs. Consult your tax professional or social services agency for details. Eligibility requirements apply.

<sup>3</sup>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. Certificates may not be available in all states.

Maximize your estate with  
a single premium payment



## Royal Legacy Life Quote

These numbers are estimates only; this is not a contract extending life insurance coverage. The exact death benefit can only be determined after an underwriting review and may be different or the certificate may not be available.

Name \_\_\_\_\_

Age \_\_\_\_\_ Phone \_\_\_\_\_

Female  Male

Non-tobacco  Tobacco

Single Premium amount	\$
Guaranteed Death Benefit paid income tax-free	\$
Accelerated Benefit available for terminal condition or permanent confinement	\$

Agent \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

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Royal Legacy Life (Form Series 1313) certificates are not available in all states.