

BECAUSE LIFE GOES 'ROUND

### What is Single Premium Whole Life Insurance?

A simple and convenient lump-sum payment purchases fully paid-up whole life insurance with a guaranteed death benefit. The amount you leave to your beneficiaries will increase. Additionally, the death benefit is income tax-free\* and without the delays of probate.

\*Not intended as tax or legal advice. Consult a qualified tax advisor or attorney about taxes relating to your particular situation.



#### PRODUCTS:

##### Life Insurance

- Universal Life Insurance
- Term Life Insurance
- Whole Life Insurance

##### Annuities

- Single Premium Deferred Annuity (SPDA)
- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES<sup>SM</sup>

Visit [www.royalneighbors.org](http://www.royalneighbors.org) to learn more.

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ROYAL NEIGHBORS OF AMERICA

# SINGLE PREMIUM WHOLE LIFE INSURANCE

LEAVING A  
LEGACY





## We are Royal Neighbors of America®

As one of the largest women-led life insurance organizations, Royal Neighbors has been committed to empowering women to achieve financial security since 1895. We are a not-for-profit life insurer with a community focus – providing opportunities for our members to engage and give back, and supporting the communities where they live.

We offer financial protection solutions for women throughout their lives. Our members receive valuable benefits<sup>1</sup> such as scholarships and discounts on health, retail, and legal services.

**We are Insurance with a Difference.<sup>SM</sup>**

HELP  
GUARANTEE  
THE  
LEGACY  
YOU  
LEAVE



## MAXIMIZE YOUR ESTATE WITH A SINGLE PREMIUM PAYMENT

Royal Legacy Life (Form Series 1313)

You've worked hard to build your estate. You're comfortable with the money you have set aside for your future needs. And, you have a financial legacy you plan to pass along to your loved ones or a favorite charity. Maximize that legacy with single premium whole life insurance.

By reallocating some of your funds to this type of insurance coverage, you can dramatically increase your total estate upon death. In the example below, if a 63-year-old woman takes \$45,000 from a CD<sup>2</sup> that she plans to include in her estate to purchase a Royal Legacy Life certificate, her estate would increase immediately by \$43,021.\*

Current assets for estate:		Reallocated estate at death:	
\$55,000	CD	\$10,000	CD
\$20,000	Money Market	\$20,000	Money Market
\$25,000	Bonds	\$25,000	Bonds
\$100,000	Total	\$88,021	SPWL*
		\$143,021	Total

\*based on a 63-year-old female, non-tobacco

### You have ways to access funds in an emergency

- An Accelerated Living Benefit Rider<sup>3</sup> can be added at the time of issue at no additional cost. This benefit provides access to a portion of the death benefit if you become permanently confined to a nursing home or diagnosed with a terminal condition to help fund your care or other needs.
- The cash value is accessible through a certificate loan.<sup>4</sup>

### Other benefits this product provides you

- Immediately increases your estate upon death
- Death benefit and cash value are guaranteed
- Not subject to market volatility
- Simple and convenient single payment
- Income tax-free proceeds for your beneficiaries
- Avoid the expenses and hassles of probate

<sup>1</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.

<sup>2</sup> Royal Legacy Life is not FDIC insured, nor is it insured by any other agency of the United States. It is not a bank deposit. It is not guaranteed by a bank or any bank affiliate. It may lose value.

<sup>3</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>4</sup> Like any loan, interest will be charged. Loans will bear an interest rate of 8% per annum with interest payable at the end of each certificate year. An outstanding loan will reduce the death benefit if not repaid in full or the cash value if the certificate is surrendered for cash. Additionally, an outstanding loan could potentially terminate the certificate if the principal plus accrued interest equals or exceeds the cash value of the certificate. A single premium whole life plan can be a modified endowment contract (MEC). Lifetime benefits paid to the owner of this certificate through the loan provision may be subject to taxation.