



### **1.1 Royal Neighbors - Level**

**Issue Ages:** Issue ages 50-85 (age last birthday)

**Min. Face Amount:** \$5,000

**Max. Face Amount:** \$25,000

**Death Benefit:** Full death benefit amount

**Riders:** Accelerated Living Benefit Rider - Terminal Condition, Permanent Nursing Home Confinement, Up to 75% of the face amount. Rider available for no additional premium. Just check to box on the application (In states where it is approved\*).

\* Not available in DE, IN, MS, NJ, NV, SC, VT or WA. (Form series 1766)

### **1.2 Royal Neighbors - Graded**

**Issue Ages:** Issue ages 50-85 (age last birthday)

**Min. Face Amount:** \$5,000

**Max. Face Amount:** \$10,000

**Death Benefit:**

Year 1 - 30% of the face amount; 100% if death is accidental

Year 2 - 70% of the face amount; 100% if death is accidental

Year 3 - 100% of the face amount

**Riders:** Accelerated Living Benefit Rider - Terminal Condition, Permanent Nursing Home Confinement, Up to 75% of the face amount. Rider available for no additional premium. Just check to box on the application (In states where it is approved\*).

\* Not available in DE, IN, MS, NJ, NV, SC, VT or WA. (Form series 1766)

### **1.3 Royal Neighbors - Description of Product**

**Application Process:**

Interview Now with Voice Signature. At the end of the phone call, you will know if your client's application has been approved or declined!

- No paper application to submit.
- Can use an Agent Worksheet to gather the information prior to the call.
- Important Information Document must be given to the client by hardcopy or email.  
Replacement form in non-NAIC states.

Interviewers are available:

- Monday – Friday from 8 AM to 9 PM (Central)
- Saturday from 8 AM to 2 PM (Central)
- Call (866) 281-9228 for the interview