



## RIDERS

# CUSTOMIZE YOUR COVERAGE WITH RIDERS THAT FIT YOUR NEEDS



Life insurance provides valuable financial protection for your loved ones when you die. A **rider** can supplement your coverage; for example, the ability to waive your premium payments in the event of a disability, or specific illness. Some people add multiple riders to their coverage, and some choose not to add them. Read about the following riders offered by Royal Neighbors, and choose the additional coverage that suits the needs of your family.

### Do you have a family history of female cancers?

Our **Cancer Waiver of Premium Rider** (Form Series 2084) waives two years of premiums or monthly deductions if diagnosed with Stage II or greater cervical, ovarian, or breast cancer prior to turning 60 years old. This rider eliminates the worry of making life insurance payments during this period, so the insured can focus energy on what's really important – getting well, and spending time with loved ones.

This rider is available only at the time you apply for life insurance and can be used once for each type of cancer, meaning if the insured has had one of these cancers and is diagnosed with a second type, this benefit may be used again.

### Protect your life insurance coverage in the event you become disabled in the future.

If the **Disability Waiver of Premium Rider** (Form Series 2081) is added for an additional premium when applying for life insurance coverage, Royal Neighbors will waive premium payments for the Disability Waiver Rider, and the certificate to which it is attached, in the event the insured is totally disabled (as defined by the rider) prior to their 60th birthday, and will continue to waive them until that person is no longer considered disabled as defined by the Rider, or until death. The waiver is subject to a waiting period.

### Provide your family even more financial protection if you were to die due to an accident.

Purchasing the **Accidental Death Rider** (Form Series 2082) for an additional premium provides an additional death benefit of at least \$10,000,<sup>#1</sup> in the event the death of the insured is caused by an accident prior to her or his 65th birthday.

Riders can provide an additional benefit to life insurance coverage based on your individual needs. Additional premiums may apply, depending on the riders you choose. Not all riders are available on all products, and are not available in all states. Some riders are subject to underwriting. See the chart on page 4 to see what's available for you.

<sup>#1</sup> Maximum additional death benefit available is ten times the base face amount, but not to exceed \$300,000.



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## Would you like the option to access a portion of the death benefit in your life insurance?

Our **Accelerated Death Benefit Riders<sup>#2</sup> for Critical, Chronic, and Terminal Illnesses** (Form Series 181591CR, 181591CH, and 181591T are available for Jet Term Life, Jet Whole Life, and Royal Legacy Single Premium Whole Life<sup>#3</sup>) allows access to part of the death benefit to the Owner of the certificate, while the insured is still alive, if the insured is diagnosed with a qualifying critical, chronic, or terminal illness. The Owner is not limited in how she or he uses the money; however, accessing this money will reduce the death benefit that beneficiary(ies) would receive upon the insured's death. There is no additional premium for the rider, and it must be selected when applying for the life insurance coverage.

The **Accelerated Living Benefit Rider<sup>#2</sup>** (Form Series 1766, only available on Simplified Issue Whole Life Insurance) allows access to a pre-determined amount of the death benefit as a one-time single payment to help in the event the insured has been:

- Continuously confined to a nursing home for 90 days, and a physician expects this to be permanent
- Diagnosed with a terminal condition by a physician, and has a life expectancy of 12 months or less

There is no additional premium for the rider in states where the rider is approved. Up to 75% of the eligible death benefit can be accelerated, with a minimum of \$5,000 and a maximum of \$250,000.

Overview: Accelerated Death Benefit Riders for Critical, Chronic, and Terminal Illnesses	Critical Illness	Chronic Illness	Terminal Illness
<b>Base Products</b>	Jet Whole Life, Jet Term Life, Single Premium Whole Life (SPWL)	Jet Whole Life, Jet Term Life, Single Premium Whole Life (SPWL)	Jet Whole Life, Jet Term Life, Single Premium Whole Life (SPWL)
<b>Issue Ages</b>	Jet Term 15 Year = age 18–65 Jet Term 20 Year = age 18–60 Jet Term 30 Year = age 18–50 Jet Whole Life = age 0–65 SPWL = age 45–65	Jet Term 15 Year = age 18–65 Jet Term 20 Year = age 18–60 Jet Term 30 Year = age 18–50 Jet Whole Life = age 0–70 SPWL = age 45–70	Jet Term 15 Year = age 18–65 Jet Term 20 Year = age 18–60 Jet Term 30 Year = age 18–50 Jet Whole Life = age 0–80 SPWL = age 45–80
<b>Premiums</b>	No monthly charge	No monthly charge	No monthly charge
<b>Maximum Benefit Levels</b>	Maximum of (25% of certificate death benefit (assuming no loans), or \$100,000)	Maximum of (80% of certificate death benefit, or \$400,000) Annual payments will be limited to the year's per diem allocation	Maximum of (90% of certificate death benefit, or \$450,000)
<b>Claims</b>	Only one (critical) per lifetime	Only one (chronic) per lifetime	Only one (terminal) per lifetime
<b>Qualifying Events</b>	Cancer Heart attack Stroke Paralysis End stage renal failure Major organ transplant	Individual has been certified as being unable to perform 2 or more of the ADL's for a period of at least 90 days <b>OR</b> Requiring an individual to need substantial supervision to protect the individual from threats to health or safety, due to severe cognitive impairment	A medical or physical condition that is reasonably expected to result in a drastically limited life span that is "12 months or less"  No longer requiring confinement to nursing home or waiting period

<sup>#2</sup> An accelerated benefit payment is subject to an administrative fee and interest. If the Owner receives an acceleration of life insurance benefit, it may be taxable and may affect the Owner's, the Owner's spouse's, or the Owner's family's eligibility for public assistance programs. Please consult a tax professional or social services agency for details.

<sup>#3</sup> Form Series 1591T is available for Single Premium Whole Life Insurance in California (terminal only).



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### **Nobody knows what the future looks like, but you can guarantee the option to add to your insurance coverage when you get there.**

Purchasing the **Guaranteed Insurability Rider** (Form Series 1492) for an additional premium when applying for life insurance coverage guarantees the insured has the right to purchase \$25,000 of additional life insurance at specified future ages or life events without evidence of insurability. The lifetime maximum for additional purchases is \$100,000, and the rider expires after \$100,000 of additional insurance has been purchased or the insured turns 65 years old, whichever occurs first.

### **Is retirement on your mind?**

If the **Flexible Premium Deferred Annuity Rider**<sup>#4</sup> (Form Series 1451) is added when applying for life insurance, an annuity is added to your life insurance coverage. This annuity offers a convenient way to save for retirement on a tax-deferred basis. The Annuity

<sup>#4</sup> *FPDA Rider (Form Series 1451) is not available in Idaho.*

Owner has the flexibility to vary the amount and frequency of premiums to the annuity. The minimum premium is \$50 per month with Pre-Authorized Collection. The maximum premium is \$25,000 per year. Surrender Charges apply during the first ten rider years.

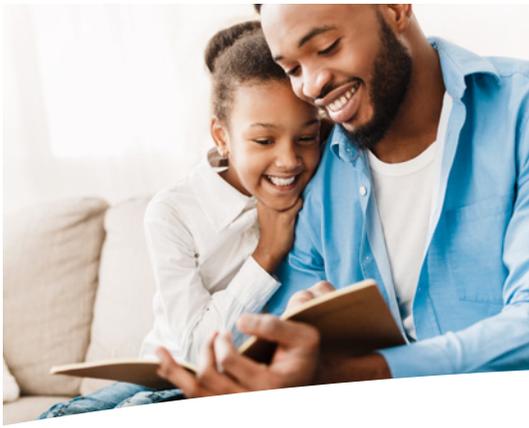
### **We also offer affordable protection for your children.**

Purchasing the **Child Rider** (Form Series 112090) for an additional premium provides a \$5,000 death benefit for each child of the insured. If the insured dies while this child rider is in force, the insurance on each child will continue as long as the child meets the definition of an insured child. No further premiums for the rider will be due. An insured child is any child, stepchild, or legally adopted child of the insured, who is at least 15 days of age and who is not yet 18 years old. In addition, an insured child includes any child who is enrolled in an accredited educational institution and has not reached 25 years of age.



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### Which Riders are available on which product?#5

Age ranges indicate the required age of the insured at the time of issue.	Jet Term Life (Form Series 1611)	Jet Whole Life (Form Series 211811)	Single Premium Whole Life (Form Series 181812)	Simplified Issue Whole Life (Form Series 211311)
<b>Accelerated Death Benefit for Critical, Chronic &amp; Terminal Illnesses</b> (Ages vary based on product rider) (Form Series 181591CR, 181591CH, and 181591T#3)	●	●	●	
<b>Accelerated Living Benefit</b> (Ages 50–85) (Form Series 1766)				●
<b>Accidental Death Benefit</b> (Ages 16–55) (Form Series 2082)	●	●		
<b>Cancer Waiver of Premium</b> (Ages 16–55) (Form Series 2084)	●	●		
<b>Child</b> (Ages 16–55) (Form Series 112090)	●	●		
<b>Disability Waiver of Premium</b> (Ages 16–55) (Form Series 2081)	●	●		
<b>Flexible Premium Deferred Annuity#4</b> (Ages 16–55) (Form Series 1451)		●		
<b>Guaranteed Insurability</b> (Ages 0–45) (Form Series 1492)	●	●		

#3 Form Series 1591T is available for Single Premium Whole Life Insurance in CA (terminal only).

#4 FPDA Rider (Form Series 1451) is not available in Idaho.

#5 Ages vary based on insurance product chosen.



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