



for our BENEFICIAL MEMBERS

TRADITIONAL Scholarships

The traditional scholarships are designed to help students graduating from high school between January 1 and June 30 of the year in which the scholarship is awarded. Applicants must be beneficial members, be ranked in the upper quarter of their class, show a strong record of volunteerism, and plan to enroll as a full-time student in pursuit of a bachelor's degree at an accredited college, university, or junior college.

MAKING A DIFFERENCE Scholarship

- Ten 4-year renewable grants worth up to \$8,000 (\$2,000 each year) awarded annually to female or male beneficial members

MAKING A DIFFERENCE LEADER Scholarship

- One 4-year renewable scholarship worth up to \$20,000 (\$5,000 each year) awarded annually to the most outstanding female high school senior from the pool of qualified applicants

NON-TRADITIONAL Scholarships

The non-traditional scholarships are designed to help students 18 years of age and older and who have previously graduated from high school. Applicants must be beneficial members and show a strong record of volunteerism.

NEW HORIZONS Scholarship

- Ten non-renewable grants of up to \$5,000 each awarded annually; may reapply annually
- Must plan to enroll as a part-time or full-time student pursuing a degree at an accredited college, university, or junior college

NEW HORIZONS LEADER Scholarship

- One 4-year renewable scholarship worth up to \$20,000 (\$5,000 each year) awarded annually to the most outstanding female from the pool of qualified New Horizons applicants
- Must plan to enroll as a part-time or full-time student pursuing a degree at an accredited college, university, or junior college

LIFE ENRICHMENT Scholarship

This non-traditional scholarship is designed to provide training for semi-professional occupations in business and industry or programs to provide skilled training.

- Five non-renewable grants of up to \$500 each awarded annually; may reapply annually
- Is not intended for students enrolled in a bachelor's or master's degree program

Call (800) 627-4762 to learn more about a chapter near you where you can expand your networks through relevant programs, guest speakers, and community volunteer activities.



- Serving more than 200,000 members, both women and their families
- Founded in 1895 as a fraternal benefit insurance society for women
- Over the years, members have volunteered millions of hours of service to their local communities
- The Society has contributed millions of dollars to individuals and communities nationwide



YOUR ROYAL NEIGHBORS OF AMERICA® MEMBER BENEFITS



ROYAL NEIGHBORS OF AMERICA

Insuring Lives • Supporting Women • Serving Communities™

(800) 627-4762

www.royalneighbors.org

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MAKE THE MOST OF YOUR MEMBERSHIP



We believe in caring for and protecting our own. As a member of Royal Neighbors of America, you are part of a community where you are valued and respected. Because you deserve care and protection, we have designed an exciting member benefits package with you in mind. *As an added bonus, these benefits come at no additional cost to you because you are a beneficial member of Royal Neighbors of America.*

Through these programs, we will help you ensure good health, expand your horizons, safeguard your family, rebuild after hardships, and enjoy your leisure time.



Insurance with a DifferenceSM

VALUABLE MEMBER BENEFITS

*HEALTH AND WELLNESS DISCOUNTS

At no additional cost, Royal Neighbors members enjoy discount programs for prescription drugs, dental and vision services, labs and imaging, hearing care services, and preventive health screenings.

FRATERNAL AID

From natural disasters to illness, when the unexpected occurs, Royal Neighbors is there for you. Our Fraternal Aid Program provides financial support to beneficial members experiencing hardship as a result of illness, personal injury, or disaster.

NATION OF NEIGHBORSSM PROGRAM

As a Royal Neighbors member, you have the opportunity to pay it forward and nominate worthy individuals for financial assistance to help fund their dreams.

*LEGAL SERVICES AND RETAIL BENEFITS

Members have access to free and discounted legal services as well as online shopping discounts.

THE ROYAL NEIGHBOR MAGAZINE

Filled with current financial, health, and Royal Neighbors news, all members can stay connected with our flagship magazine, *The Royal Neighbor*.

CHAPTERS

In America's towns both big and small, our volunteer chapters serve as front-line ambassadors for the goodwill that is the hallmark of Royal Neighbors. Members get involved, give back, and help other women and their families in their own communities with the support of Royal Neighbors' philanthropic programs. We also proudly participate in national volunteer events every year.



We provide women and those they care about valuable insurance products, financial education, member benefits and services, and opportunities to connect with each other and their communities.

If your circle of friends includes individuals who would be interested in becoming members of Royal Neighbors of America and taking advantage of these benefits and programs, encourage them to visit www.royalneighbors.org/benefits for more information.

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.

The health discount programs are not insurance and not intended to replace health insurance. Please see Royal Neighbors membership guide or website for full disclosure.

* Services administered by Careington International Corporation.

