



What is final expense insurance?

Many families face unexpected expenses after the death of a loved one from the cost of a funeral, medical expenses, or possibly credit card bills. Final expense insurance is permanent life insurance coverage designed to help cover these costs when the insured dies, easing the financial burden on loved ones. Preparing financially can help alleviate some of your family's stress in a time when they are grieving.

Guarantees help provide you with peace of mind

As with all types of whole life insurance, your premiums will remain constant and your beneficiaries will be paid the death benefit you selected to help cover the costs of a funeral and other final expenses. As long as you continue to pay your premiums, you are guaranteed your insurance cannot be canceled after the certificate is issued due to age or a change in your health condition. Plus, after your certificate has been in force for a specified time, it builds guaranteed cash value.



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 COMMUNITIESSM

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Simplified Issue Whole Life and Graded Death Benefit (SIWL/GDB)
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ROYAL NEIGHBORS OF AMERICA

FINAL EXPENSE INSURANCE

PLAN AHEAD FOR YOUR LOVED ONES





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 benefits¹ such as scholarships and discounts on health and wellness services.

We are Insurance with a Difference.SM

EARLY PLANNING PROTECTS THOSE YOU CARE ABOUT MOST

Simplified Issue Whole Life (Form Series 1311) and Graded Death Benefit (Form Series 1312)

If you are between 50 and 85 years old, Royal Neighbors has two final expense products to help you start planning. **Simplified Issue Whole Life (SIWL)** will pay the full face amount upon your death. SIWL offers affordable coverage from \$5,000 to \$25,000. **Graded Death Benefit (GDB)** will pay 30% of the face amount if natural death occurs in the first year, 70% in the second year, and 100% thereafter. If death occurs by accident in the first two years, 100% of the face amount will be paid to the beneficiary.¹ GDB offers coverage from \$5,000 to \$10,000.

Getting started is easy

Final expense insurance offers affordable coverage with no physical exam required.² Use the worksheet to the right to help you decide how much insurance protection you need and can afford. You can choose your premium payment, method, and frequency. In addition, you can also decide who will receive your insurance benefits.

We offer an Accelerated Living Benefit³ rider with this coverage. If permanently confined to a nursing home or diagnosed with a terminal condition, a portion of the death benefit can be accessed and used to help fund your care or other needs. Additional fees and interest may apply. (Form Series 1766)

What are final expenses and how much do they cost?

According to the National Funeral Directors Association, the estimated cost for a typical funeral in 2009 was \$6,560.⁴



WHAT ARE YOUR NEEDS FOR FINAL EXPENSES?

Professional Services

- Basic funeral services
- Embalming
- Other preparations

Facilities & Staff Services

- Viewing and ceremony
- Cemetery and graveside

Transportation Services

- Transfer of remains
- Hearse
- Limousine or van

Merchandise

- Casket/cremation urn
- Burial vault/liner
- Monument/headstone

Miscellaneous Expenses

- Burial clothing
- Floral arrangements
- Basic memorial printed package
- Cemetery property
- Credit cards

TOTAL

	ESTIMATED ⁴	YOUR NEED
Professional Services		
- Basic funeral services	\$ 1,817	\$ _____
- Embalming	\$ 628	\$ _____
- Other preparations	\$ 200	\$ _____
Facilities & Staff Services		
- Viewing and ceremony	\$ 845	\$ _____
- Cemetery and graveside	\$ _____	\$ _____
Transportation Services		
- Transfer of remains	\$ 250	\$ _____
- Hearse	\$ 275	\$ _____
- Limousine or van	\$ 125	\$ _____
Merchandise		
- Casket/cremation urn	\$ 2,295	\$ _____
- Burial vault/liner	\$ 1,195	\$ _____
- Monument/headstone	\$ _____	\$ _____
Miscellaneous Expenses		
- Burial clothing	\$ _____	\$ _____
- Floral arrangements	\$ _____	\$ _____
- Basic memorial printed package	\$ 125	\$ _____
- Cemetery property	\$ _____	\$ _____
- Credit cards	\$ _____	\$ _____
TOTAL		\$ _____

- You have applied for \$ _____ of face amount
- You have elected to pay the \$ _____ premium
 monthly (PAC) quarterly semi-annually annually
- Based on the answers you provided on the health questions, you applied for SIWL GDB

¹ Contractual provisions and limitations may vary by state. Not available in all states.

² Subject to underwriting. Issuance is dependent on answers to health questions in the application. We reserve the right to order a Physician's Statement.

³ Receipt of acceleration of life insurance death 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.

⁴ Source: www.nfda.org as of May 2013