



Fantastic SPWL Re-Price!



Introducing lower rates and increased death benefits on Royal Neighbors' SPWL Royal Legacy product!

Our death benefits have significantly increased and are market-competitive.

And the good news just gets better!

- Point of Sale (POS) - Immediate decisions in most cases mean faster coverage and faster payouts!
- New higher limits for home office approvals - now up to \$200,000 with just the underwriter's approval.
- Minimum premiums continuing to start at just \$10,000.
- Valuable Royal Neighbors membership benefits and discount programs currently include a scholarship programs, retail, medical, and legal discounts and disaster aid.**
- Accelerated Benefit Rider includes nursing home permanent confinement or terminal illness.
- Use Quick Quote from your smart phone – educate your customers on the spot!

www.RNAQuickQuote.org

Be a hero with your clients looking for a cost-effective and tax-favorable way to transfer wealth. Royal Neighbors' Royal Legacy fulfills this need and also offers money-saving benefits!

Visit our agent website to order SPWL materials.

<https://agent.royalneighbors.org>

All changes effective on applications signed on or after October 2, 2014.

** 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.

Form 2992-rF; Rev. 10-2014

	AM Best Rating	Age 50	Age 60	Age 70
Royal Neighbors-Royal Legacy	A-	\$142,450	\$106,157	\$82,102
Baltimore Life-Secure Solutions	B++	\$142,450	\$106,157	\$82,102
Oxford-Advance Wealth Transfer	A-	\$131,845	\$100,961	\$78,947
Americo-Lifetime Legacy	A-	N/A	\$115,001	\$83,300
Equitrust	B++	N/A	\$102,000	\$79,500

Female, Standard Non-Tobacco \$50,000 Single Premium (as of 9-15-14)

	AM Best Rating	Age 50	Age 60	Age 70
Royal Neighbors-Royal Legacy	A-	\$119,904	\$91,575	\$73,855
Baltimore Life-Secure Solutions	B++	\$119,904	\$91,575	\$73,855
Oxford-Advance Wealth Transfer	A-	\$105,382	\$81,608	\$66,821
Americo-Lifetime Legacy	A-	N/A	\$82,801	\$66,101
Equitrust	B++	N/A	\$82,500	\$59,000

Female, Standard Tobacco \$50,000 Single Premium (as of 9-15-14)

	AM Best Rating	Age 50	Age 60	Age 70
Royal Neighbors-Royal Legacy	A-	\$127,226	\$92,421	\$73,638
Baltimore Life-Secure Solutions	B++	\$127,226	\$92,421	\$73,638
Oxford-Advance Wealth Transfer	A-	\$120,789	\$89,993	\$68,763
Americo-Lifetime Legacy	A-	N/A	\$100,000	\$72,499
Equitrust	B++	N/A	\$92,500	\$73,500

Male Standard Non-Tobacco, \$50,000 Single Premium (as of 9-15-14)

	AM Best Rating	Age 50	Age 60	Age 70
Royal Neighbors-Royal Legacy	A-	\$107,066	\$81,967	\$65,359
Baltimore Life-Secure Solutions	B++	\$107,066	\$81,967	\$65,359
Oxford-Advance Wealth Transfer	A-	\$97,088	\$74,185	\$60,001
Americo-Lifetime Legacy	A-	N/A	\$73,100	\$58,600
Equitrust	B++	N/A	\$71,500	\$59,000

Male Standard Tobacco, \$50,000 Single Premium (as of 9-15-14)

HAVE A QUESTION?
CONTACT SALES SUPPORT

Online: <https://agent.royalneighbors.org/Login.aspx>

Phone: (800) 770-4561, option 1, option 5

Email: salesupport@royalneighbors.org