



Disclosure Statement

This disclosure statement with all applicable blanks filled in is for your protection. It gives you basic information about the cost and coverage of the insurance being solicited. Read it carefully before signing any agreement to buy life insurance. This disclosure statement shall not be considered as an offer to contract or as altering or modifying any policy or rider that may be issued.

Date _____ Proposed insured _____
Name Age Sex

Agent preparing disclosure _____
Name

Home or agency address Phone No.

Insurer: Royal Neighbors of America, 230 16th Street, Rock Island, IL 61201. Direct all correspondence to this address.

Descriptive Title of Coverage	Face Amount of Coverage <i>(If not applicable, description of coverage)</i>	Annual Premium* <i>(If not known, premium for mode quoted)</i>
Policy (certificate)		\$
Rider (if applicable)		
Total Initial Annual Premium		\$

*Changes in the Annual Premium Amount: _____

Guaranteed Cash Values

If you continuously pay your premiums on this policy as they come due, you will have the following guaranteed cash value for the face amount. You may borrow against this cash value at an annual _____% loan interest charge.

	Cash Values for Face Amount			
	After 5 Years	After 10 Years	After 20 Years	At Age 65
Basic Plan				
Rider(s)				

Dividends

The following are dividend illustrations for your certificate based on the current interest, mortality, and expense experience of the Society as reflected in the dividends currently being paid. However, the illustration is not a guarantee of what future dividends will be. Payment of a dividend is contingent upon the payment of the next premium due.

Cash dividend for total face amount at the end of the 10th year \$_____ at the end of the 20th year \$_____.

A Surrender Comparison Index will be provided upon delivery of the policy or earlier if requested. This Index provides one means of comparing the relative costs of two or more similar policies.

The prospective insured has ___ has not ___ requested an earlier delivery of the Index.

Upon request, either the company or agent will furnish you with additional information about the insurance described.

