



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

Royal Neighbors of America
230 16th Street
Rock Island, IL 61201
Toll-free (800) 627-4762

A Fraternal Benefit Society

Application for Individual Life Insurance

PART 1

SECTION 1- Proposed Insured

Name, Street, City, State, ZIP, Years at this address, SSN/Tax ID, *If less than 3 yrs., add prior residence address in additional info, pg. 4. DOB, State/Country of birth, Marital status, Sex, Phone number, U.S. driver's license, Government issued ID, ST, Annual income, Net worth, ID number, Employer's name, Email, Position/Title, Education, Duties, Length of employment, Are you a U.S. citizen?, If No, are you a legal U.S. resident (Green Card)?, Do you wish to designate another person (secondary addressee) to receive copies of any premium lapse notices?, Name, Address, Phone

SECTION 2 - Other Insurance

1. EXISTING or APPLIED FOR INSURANCE

Does the Proposed Insured have any existing or applied for life insurance (L) or annuity (A) contracts with this or any other company? Yes No If Yes, complete and submit state replacement forms, if required, with this application and provide details of all insurance, existing or applied for:

Table with 6 columns: Company, Type (L, A), Amount of Insurance, Year of Issue, Accidental Death Amount, Existing or Applied for (E, A)

2. REPLACEMENT

In connection with this application, has there been, or will there be, with this or any other company any: surrender transaction; loan; withdrawal; lapse; reduction or redirection of premium/consideration; or change transaction (except conversions) involving an annuity or other life insurance? Yes No If Yes, complete and submit a replacement questionnaire AND any other state required replacement forms with this application.

SECTION 3 - Proposed Owner/Petitioner**

**Complete if Proposed Owner is other than Proposed Insured or Proposed Insured is under age 15 1/2

Sex, M F, SSN/Tax ID, Relationship to Proposed Insured, Name, U.S. driver's license, Government issued ID, ST, Street, ID number, City, State, ZIP, Phone number, DOB, Are you a U.S. citizen?, Email address, If No, are you a legal U.S. resident (Green Card)?

SECTION 4 - Beneficiary(ies) (If you have additional beneficiaries, please see page 4)

Multiple Beneficiaries will receive an equal percentage of proceeds unless otherwise instructed.

PRIMARY

Name, Street, City, State, ZIP, DOB, SSN/Tax ID, Relationship to Proposed Insured, Percent of proceeds

CONTINGENT

Name, Street, City, State, ZIP, DOB, SSN/Tax ID, Relationship to Proposed Insured, Percent of proceeds



SECTION 5 – Information Regarding Insurance Applied For

1. FACE AMOUNT \$ _____

2. RISK CLASS QUOTED _____

3. PRODUCT

A. WHOLE LIFE

- Level Pay (to age 121)
- Paid-up at Age 65
- 20-Pay Life

B. UNIVERSAL LIFE

Cash Accumulation

Death Benefit Type: Option A or Option B
Planned Premium \$ _____

Death Benefit Guarantee

Death Benefit Type: Option A only
Planned Premium \$ _____

5. DIVIDEND OPTION

- Applied to the payment of current premiums
- Paid in cash
- Applied to purchase paid-up additional insurance
(Not applicable to Universal Life)
- Left on deposit to accumulate at interest

6. RIDERS (Check state availability)

- Accelerated Death Benefit - Terminal Illness (to remove, strike through and Proposed Owner initial here _____.)
- Accelerated Death Benefit - Chronic Illness (choosing this rider may affect eligibility for Government Programs.)
- Accelerated Death Benefit - Critical Illness (choosing this rider may affect eligibility for HDP.)
- Accidental Death
Face Amount: \$ _____
- Guaranteed Insurability Rider
- Premium Waiver Disability
- Waiver of Monthly Deduction
- Cancer Waiver
- Child Rider
- Flexible Premium Deferred Annuity Rider
Planned Premium \$ _____
(Mode is same as base Certificate.)

4. AUTOMATIC PREMIUM LOAN (APL)

will be provided.

- No Check if APL is NOT desired.
(Not applicable to Universal Life)

SECTION 6 – General Risk Questions

Has the Proposed Insured:

1. In the past 5 years, have you used chewing tobacco, cigarettes, cigars, or other tobacco products, or used any nicotine delivery products such as e-cigarettes, nicotine gum, lozenges or patch? Yes No
If Yes, identify the date last used: _____
2. In the past 5 years, done any flying other than as an airline passenger, or engaged in vehicle racing, underwater diving, or sky diving? Yes No
3. Any current service with or entered into a written agreement to become a member of the armed forces? Yes No
4. In the past 5 years, been convicted of one or more vehicle moving violations, driving under the influence of alcohol or drugs, or ever had a driver's license revoked or suspended? Yes No
5. Ever had an application for life or health insurance declined, postponed, up-rated, or modified, or any insurance cancelled or its renewal refused? Yes No
6. In the past 5 years, have you claimed disability benefits for an injury, illness, or impaired condition? Yes No
7. Ever pleaded guilty to or been convicted of a felony or misdemeanor? Yes No
8. Any plans within the next 2 years to travel or reside outside the U.S.? Yes No

Has the Proposed Insured or Proposed Owner:

9. Entered into any agreement or arrangement providing for the future sale of the insurance Certificate applied for in this application? Yes No
10. Entered into any agreement or arrangement where the Proposed Insured will receive financing or a loan, including forgivable loans, to pay some or all of the premiums, costs, or other expenses associated with this loan? Yes No
11. Entered into any agreement either orally or in writing by which you are to receive any form of consideration in exchange for procuring the insurance Certificate you are applying for? Yes No

Details: If you answered YES to General Risk questions 2–11, please provide details below.

Question Number	Explanation



PART 2 (If exam is required, then PART 2 is optional. Please skip to PART 3.)

SECTION 1 – Proposed Insured Physician Information / Medical Information

Please provide name of doctor, practitioner, or health care facility who can provide the most complete and up-to-date information concerning the present health of the Proposed Insured.

Physician name _____ Name of practice/clinic _____
 Street _____ City, State, ZIP _____
 Phone number () _____ Fax number () _____
 Date last consulted _____ Provide reasons for visit and the results. _____

List all currently prescribed medications, dosage, and frequency. _____

1. Height _____ Weight _____ Experienced a change in weight (*greater than 10 pounds*) in the last 12 months? Yes No
 If Yes, specify: Pounds lost _____ Pounds gained _____
2. Are your parents (*P*) or any siblings (*S*) deceased, or have they ever been treated by a member of the medical profession for heart disease, diabetes, cancer, or mental illness? (*If Yes, indicate below*) Yes No

Relationship	Age at death	Diagnosis, cause of death
<input type="checkbox"/> P <input type="checkbox"/> S		
<input type="checkbox"/> P <input type="checkbox"/> S		
3. Have you ever received counseling or treatment from any physician for, or been advised by a physician to discontinue the use of alcohol or the use of prescribed, or non-prescribed drugs? Yes No
4. In the past 10 years have you used amphetamines, barbiturates, cocaine, narcotics, marijuana, or other depressant, excitant, or hallucinatory drugs, unless administered on the advice of a physician?..... Yes No
5. Have you ever been diagnosed by a member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)? Yes No
6. Have you ever been diagnosed as having, been treated by a member of the medical profession for, or tested positive for:
 - a. Heart attack; high blood pressure; stroke; TIA, cerebrovascular disease, or other disorder of the heart or blood vessels? Yes No
 - b. Cancer, tumor, cyst, mass; leukemia; lymph gland; thyroid; anemia or any other blood abnormalities? Yes No
 - c. Diabetes or other endocrine disorder; sugar, albumin, or blood in urine; pancreatitis; disorder of kidney, bladder, or prostate? .. Yes No
 - d. Asthma; bronchitis; emphysema; pneumonia; tuberculosis; or any other disorder of the lung/respiratory system? Yes No
 - e. Intestinal bleeding; ulcer; hepatitis; or other disorder of throat, stomach, liver, intestine, or gallbladder? Yes No
 - f. Any disease or disorder of the reproductive system or breasts? Yes No
 - g. Brain, mental, or emotional nervous disorder; dementia, Alzheimer’s, eye disorder; epilepsy, seizures, paralysis; depression; anxiety; or any other disease or disorder of the nervous system? Yes No
 - h. Arthritis; loss of limb, or deformity; disorder of bone, joint, muscle, back, or spine; skin disorder, lupus, connective tissue disorder; or any other disorder of the musculoskeletal system? Yes No
7. Excluding tests related to Human Immunodeficiency Virus (AIDS virus), during the past 5 years, have you:
 - a. Had any surgery or diagnostic test, such as an electrocardiogram, X-ray, MRI, CT scan, biopsy, or blood study? Yes No
 - b. Been advised to have any diagnostic test, hospitalization, or surgery that has not been completed? Yes No
 - c. Had treatment as an inpatient or outpatient or are you currently confined in a hospital, institution, clinic, or other medical facility? Yes No

Details: If you answered YES to questions 3–7 in Section 1, please provide details here.

Question #	Name of Physician/Address	Illness Date/Duration	Diagnosis/Medications/Treatments



SECTION 1 – Payment Information

*If face amount is over \$1 million or within the past 12 months the Proposed Insured has been treated by a member of the medical profession for heart trouble, stroke, or cancer, then payment (including drafting first payment) cannot be accepted with the application. Do not submit EFT form.

1. PAYMENT MODE (Check one)

Direct bill: [] Annual [] Semi-Annual [] Quarterly
Electronic check/EFT: (Complete form on page 7)
[] Annual [] Semi-Annual [] Quarterly [] Monthly
[] *Payment with app \$ [] *Draft first payment
Additional details

2. BILLING ADDRESS INFORMATION

[] Proposed Insured's address [] Proposed Owner/Petitioner's address
[] Other Premium Payor's/Alternate billing address (details below)
Name
Street
City State ZIP

Agreement/Acknowledgement/Disclosure

We, the Proposed Insured, Proposed Owner, or Proposed Petitioner, if applicable, have read this application for life insurance including any amendments and supplements and, to the best of our knowledge and belief, all statements are true and complete. We also agree that:

- Statements in this application and any amendment(s), paramedical/medical exam, and supplement(s) are the basis of any certificate issued.
• This application and any amendment(s) paramedical/medical exam, and supplement(s) to this application will be attached to and, along with the articles of incorporation and bylaws of Royal Neighbors of America (Royal Neighbors), become part of the new Certificate, and any copy or electronic image of these documents are as valid as the original and may be relied upon by Royal Neighbors in determining whether to issue the insurance for which I applied.
• No information will be deemed to have been given to Royal Neighbors unless it is stated in this application and amendment(s), paramedical/medical exam, and any supplement(s).
• Only authorized officers of Royal Neighbors may: a) make or change any contract of insurance; b) make a binding promise about insurance; or c) change or waive any term of an application, receipt, or Certificate.
• Corrections, additions, or changes to this application may be made by Royal Neighbors. Any such changes will be shown under "Corrections and Amendments." Acceptance of a Certificate issued with such changes will constitute acceptance of the changes. No change will be made in classification (including age at issue), plan, amount, or benefits unless agreed to in writing by the Applicant.
• Unless otherwise provided by a Conditional Receipt, Royal Neighbors will have no liability under this application unless and until: a) it has been received and approved by Royal Neighbors at its Home Office; b) the Certificate has been issued and delivered to the Certificateowner; c) the first premium has been paid to and accepted by Royal Neighbors or authorization to draft first payment has been given and the financial institution has not notified Royal Neighbors that the draft will not be honored; and d) at the time of delivery and payment, the facts concerning the insurability of the Proposed Insured are as stated in this application.
• If not a current member, the Proposed Insured, applies to become a member of Royal Neighbors as indicated by the signature on page 6 and as a member, agrees to uphold the principles of Faith, Unselfishness, Courage, Endurance, and Humility upon which Royal Neighbors of America was founded more than 120 years ago.

Taxpayer Identification Number Certification

Under penalties of perjury, We, the Proposed Insured, or Parent, if a minor, or Proposed Owner certify that:

- 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2a. Proposed Insured – I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified me that I am no longer subject to backup withholding, and
b. Proposed Owner – I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person.

Certification instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. The IRS does not require your consent to any part of this form other than the certifications required to avoid backup withholding.



Authorization

I, the Proposed Insured, or Parent, if a minor, hereby authorize any licensed physician, medical practitioner, hospital, clinic, laboratory, pharmacy, pharmacy benefit manager, or other medical facility, insurance or reinsurance company, MIB, Inc., consumer reporting agency, division of motor vehicles, the veterans administration, or other government agency or department having information as to the diagnosis, treatment, or prognosis with respect to any physical or mental condition, or having any non-medical information including any individually identifiable information, concerning me to release and disclose the entire medical record and any other protected health or other information concerning me within the past 10 years, without restriction, to Royal Neighbors, its agents, employees, representatives, or its reinsurers. I further authorize Royal Neighbors, or its reinsurers, to make a brief report of my personal health information to MIB. This includes information on the treatment for alcohol, drug, and tobacco abuse, and psychiatric diagnosis and treatment. **In order to facilitate the rapid transmission of such information, I authorize all the sources named above, except MIB, to give such information to any legal representative or agent employed by Royal Neighbors. I understand this authorization complies with the HIPAA Privacy Rule.**

I understand that the protected information is to be disclosed under this authorization so that Royal Neighbors may underwrite my application for life insurance, determine my eligibility for insurance, risk rating, or certificate issuance determinations, obtain reinsurance, administer claims and determine or fulfill responsibility for coverage and provision of benefits, administer coverage, and conduct other legally permissible activities that relate to any coverage I have applied for with Royal Neighbors. Any protected information obtained will not be released and/or reported by Royal Neighbors or its reinsurers to any person or organization EXCEPT to other divisions and/or departments of Royal Neighbors or its reinsuring companies, MIB, other life/health insurance organizations or fraternal benefit societies with which I have insurance contracts or to whom I may apply for insurance or to whom a claim for benefits may be submitted, or other persons or organizations performing business or legal services in connection with my application, the insurance Certificate, or claim for benefits or as may be otherwise lawfully required or as I may further authorize.

I understand that this authorization shall remain in force for 24 months or as permitted by applicable law in the state where the Certificate is delivered or issued for delivery from the date signed if used in connection with an application for life insurance certificate, an application for reinstatement of a life insurance certificate, or a request for change in Certificate benefits; or for the duration of a claim if used for the purpose of collecting information in connection with a claim for benefits under a certificate.

I understand and agree that a copy of this authorization is as valid as the original and that I or my authorized representative is entitled to receive a copy. I understand that this authorization may be revoked by me at any time in writing, and if I refuse to sign or if I subsequently revoke this authorization, Royal Neighbors may not be able to process this application, and if coverage has been issued, may not be able to process any benefit payments. I agree that Royal Neighbors shall be fully protected if it acts in reliance on this authorization prior to receiving notice of revocation at its Home Office or to the extent that Royal Neighbors has a legal right to contest a claim under an insurance contract. Any information that is disclosed pursuant to this authorization may be re-disclosed to such entities or as required or authorized by law and may then no longer be covered by federal rules governing privacy and confidentiality of health information.

Corrections and Amendments *(For Home Office Use Only)*

FRAUD NOTICE/WARNING: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

I acknowledge receiving and signing the Rider Disclosure Statement, Form 9745-A, from my agent, if applicable.

SIGNATURES:



Signed at city, state _____ Date _____

Proposed Insured

(Sign if age 12 or older)



Signed at city, state _____ Date _____

Proposed Owner/Petitioner



Signed at city, state _____ Date _____

Signature of Parent

(Required for all applicants under age 18)



Agent's Report

Proposed Insured

1. Do you have any knowledge or reason to believe the Proposed Insured has any existing or applied for life insurance or annuity contracts with this or any other company? Yes No
2. Do you have any knowledge or reason to believe the Proposed Insured has in-force life insurance or annuity contracts that may be replaced as a result of this transaction? Yes No
3. If Yes, and applicable, have you completed a replacement questionnaire and any other state required replacement forms? Yes No
4. Did you personally review the I.D. of the Proposed Owner? Yes No If Yes, form of I.D. _____
5. Did you personally review the I.D. of the Proposed Insured? Yes No If Yes, form of I.D. _____
6. What is the premium to annual income ratio (annual premium divided into annual income)? _____
7. Was the Conditional Receipt left? Yes No
8. Did you use written sales material approved for use by Royal Neighbors? Yes No
9. Was Rider Disclosure Statement, Form 9745-A, delivered and signed by you and the Proposed Insured and Proposed Owner, if applicable? Yes No

Note: Refer to language at top of Conditional Receipt for circumstances when Conditional Receipt should not be used.



Agent no. _____ Agent license no. _____
 Signature of Writing Agent _____ Date _____
 Printed name of Writing Agent _____

If applicable, complete the following:

Agent Name _____ ID Number _____ Percent _____
 Please print

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 230 16th St., Rock Island, IL 61201
 (800) 627-4762
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Authorization for Electronic Funds Transfer (EFT)

I authorize Royal Neighbors of America and the bank named below to initiate automatic withdrawals from my checking/savings account. This authority will remain in effect until I give Royal Neighbors or the bank reasonable notice to stop payment on any withdrawal. (Royal Neighbors requires three days notice prior to scheduled withdrawals.)

Check to use bank information from attached voided check. Form must still be signed, dated, and payment selected.

Name of financial institution _____
 City _____ State _____
 Name (please print) _____ Phone number () _____
 Address/PO Box _____
 City _____ State _____ ZIP _____

I would like the payment withdrawn on the _____ day of the month (Quarterly, semi-annual, or annual payments also available.)
OR the _____2nd _____3rd _____4th Wednesday of the month. (If nothing is selected withdrawals will default to the 5th day of the month.)

Routing # _____ Checking acct # _____ OR Savings acct # _____

(DEBIT AND CREDIT CARD NUMBERS ARE NOT ACCEPTABLE)



Signature as it appears on bank records X _____ Date _____

PLEASE RETURN THIS AUTHORIZATION WITH A VOIDED CHECK.



IMPORTANT: If face amount is over \$1 million or if within the past 12 months the Proposed Insured has been treated by a member of the medical profession for heart trouble, stroke, or cancer, payment (including authorization to draft the first premium) cannot be received with application and no conditional receipt may be given and there will be no coverage under any conditional receipt.



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Conditional Receipt

Unless each and every condition specified below is fulfilled exactly, no insurance will become effective prior to delivery of the Certificate of insurance. No agent of Royal Neighbors of America (Royal Neighbors) is authorized to alter or waive any of the conditions.

Received from _____ (Date) _____ the sum of \$ _____ Check By drafting first premium

Proposed Insured: _____ Life Insurance Amount: \$ _____ Plan: _____

1. All of the following conditions must be met before insurance on the Proposed Insured may become effective prior to delivery of the Certificate:
 - a) The payment indicated above must have been received by Royal Neighbors or anticipation to draft first payment has been given and the financial institution has not notified Royal Neighbors that the draft will not be honored and be at least equal to an amount sufficient to keep the Certificate in force for at least one month at the premium class applied for. Provided, however; assuming all other conditions under this paragraph 1 have been met, if Royal Neighbors, in accordance with its rules, would have issued the Certificate under a different premium class than applied for, and the premium paid was less than the premium that would have been required for the issuance of a certificate at this new premium class, then the death benefit payable under the receipt shall be such as the premium paid would have purchased at this new premium class.
 - b) All medical examinations and tests required by Royal Neighbors must be completed and received at the Home Office of Royal Neighbors.
 - c) As of the Effective Date, as defined below, the Proposed Insured must be a standard risk under rules and practices of Royal Neighbors for the plan and the amount of life insurance applied for, without change and at the rate of premium paid.
 - d) As of the Effective Date, the state of health and all factors affecting the insurance of the Proposed Insured must be as stated in the application.
2. When each and every one of the conditions of paragraph 1 have been met, then the lesser of, (a) the insurance coverage, as provided by the terms and conditions of the certificate of life insurance applied for, including accidental death coverage if applicable; or (b) insurance coverage in the amount of \$1,000,000; will begin as of the Effective Date. "Effective Date" as used herein, means the later of:
 - a) the date of completion of the application; or
 - b) the date of completion of all medical examinations, electrocardiograms, blood/urine tests, and other tests required by Royal Neighbors.
3. There will be no conditional insurance coverage and Royal Neighbors' liability will be limited to returning any premium submitted to Royal Neighbors with this Conditional Receipt if any of the following occurs: (a) one or more of the Conditional Receipt's conditions have not been met exactly; (b) the Proposed Insured dies by suicide; or (c) Royal Neighbors does not approve and accept the application for insurance within sixty (60) days from the date of the Conditional Receipt.

NO AGENT OR OTHER PERSON IS AUTHORIZED BY ROYAL NEIGHBORS TO WAIVE OR MODIFY ANY OF THE PROVISIONS OF THE CONDITIONAL RECEIPT.



Signature of Agent Receiving the Payment _____

I understand and agree to the terms, conditions, and limits of this receipt and the agreements in the application, all of which have been fully explained to me by the agent.



Signature of Proposed Owner/Petitioner _____

***** MUST BE LEFT WITH PROPOSED INSURED/OWNER *****



MIB, Inc., Notice

This Notice is to be detached, read, and retained by the Proposed Insured

Information regarding your insurability will be treated as confidential. Royal Neighbors or its reinsurers make a brief report thereon to the MIB, Inc., a not-for-profit membership organization of insurance companies which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or if a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at (866) 692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Report Act. The address of MIB's information office is: MIB, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184.

Royal Neighbors or its reinsurers may also release information in its file to other insurance companies to whom you apply for life or health insurance, or to whom a claim for benefits may be submitted.

Fair Credit Report Act Notice

This is to inform you that as part of our underwriting procedures in connection with this application, an investigative consumer report may be obtained on the Proposed Insured and the Proposed Petitioner. This report will provide applicable information concerning character, general reputation, personal characteristics, and mode of living.* This information will be obtained through personal interviews with neighbors, friends, and associates. You may request to be interviewed in connection with the preparation of the investigative consumer report. You have the right to make a written request within a reasonable period of time to receive additional detailed information about the nature and scope of this investigation. No information collected concerning the sexual orientation of the Proposed Insured or Proposed Petitioner will be used to determine her or his eligibility for life insurance.

**Information obtained will not be used to determine sexual orientation.*

***** MUST BE LEFT WITH PROPOSED INSURED *****



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Incorporated in 1895



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Please check the box for each rider applied for.

**Accelerated Gross Death Benefit Rider – Terminal Illness
Rider Disclosure Statement**

The rider provides prepayment, to the Owner, a portion of the Death Benefit of the Certificate to which the rider is attached when Royal Neighbors receives written proof that the Insured has been certified by a Physician as having a Terminal Illness pursuant to the terms of the rider. There is no premium or cost of insurance charged for the rider.

IMPORTANT NOTICE

This is a life insurance rider providing for an accelerated gross death benefit payment of the certificate to which it is attached. Payment of an accelerated gross death benefit will result in a reduction of the gross death benefit and cash, loan or accumulation values of the certificate and either premiums or cost of insurance charges, as applicable.

Although the payments made under this rider are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code, as amended, receipt of accelerated gross death benefits may be taxable or may affect the owners' eligibility for benefits under state or federal law. The owner should consult with her or his personal tax advisor and social service agencies before requesting accelerated death benefits under this rider.

Royal Neighbors will pay the accelerated benefit, at the Owner's request, subject to the provisions of the rider, if the Insured is diagnosed as having a Terminal Illness. A Terminal Illness is an illness or physical injury, certified by a Physician, which is reasonably expected to result in a drastically limited life span for the Insured. The Terminal Illness cannot be the result of an intentional self-inflicted injury.

Upon written request by the Owner of the certificate, Royal Neighbors will pay an accelerated death benefit described below, subject to the limitation and requirements outlined in the Accelerated Gross Death Benefit Rider. Any assignee or irrevocable beneficiary must consent before Royal Neighbors pays an accelerated death benefit.

The Owner may request an acceleration of a portion of the death benefit in an amount not to exceed the lesser of 90% of the eligible coverage or \$450,000. Amounts accelerated under this rider and other accelerated benefit rider issued by Royal Neighbors covering the Insured will count toward that maximum.

Any accidental death coverage provided in the Certificate or by a rider, if any, will not be affected by the payment of the accelerated benefit under the rider.

A \$250 Administrative Fee will be charged at time of acceleration

The following charts show the effect of an accelerated benefit payment for both a Universal and Whole Life Insurance Certificate. The examples shown are illustrative only and are not intended to show actual values.

Universal Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 90%	\$90,000.00	Death Benefit	\$10,000.00
Cash Value	\$7,704.24			Cash Value	\$770.42
Loan Balance	\$1,200.00			Loan Balance	\$120.00
Monthly Deduction	\$27.99			Monthly Deduction	\$13.32
		Less Acceleration Discount	\$2,860.00		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$1,080.00		
		Net Payment to Owner	\$85,810.00		

Whole Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 90%	\$90,000.00	Death Benefit	\$10,000.00
Cash Value	\$13,887.00			Cash Value	\$1,388.70
Loan Balance	\$12,000.00			Loan Balance	\$1,200.00
Annualized Premium	\$2,272.00			Annualized Premium	\$272.20
		Less Acceleration Discount	\$2,860.00		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$10,800.00		
		Net Payment to Owner	\$76,090.00		

**☐ Accelerated Gross Death Benefit Rider – Chronic Illness
Rider Disclosure Statement**

The rider provides prepayment, to the Owner, a portion of the Death Benefit of the Certificate to which the rider is attached when Royal Neighbors receives written proof that the Insured has been certified by a Licensed Health Care Practitioner as having a Chronic Illness pursuant to the terms of the rider. There is no premium or cost of insurance charged for the rider.

IMPORTANT NOTICE

This is a life insurance rider providing for an accelerated gross death benefit payment of the Certificate to which it is attached. Payment of an accelerated gross death benefit will result in a reduction of the gross death benefit and cash, loan, or accumulation values of the certificate and either premiums or cost of insurance charges, as applicable.

Although the payments made under this rider are intended to qualify for favorable tax treatment under Section 101(g) and 7702B of the Internal Revenue Code, as amended, receipt of accelerated gross death benefits may be taxable or may affect the owners' eligibility for benefits under state or federal law. The Owner should consult with her or his personal tax advisor and social service agencies before requesting accelerated death benefits under this rider.

Royal Neighbors will pay the accelerated benefit, at the Owner's request, subject to the provisions of the rider, if the Insured is diagnosed as having a Chronic Illness. A Chronic Illness is a disease, injury or condition causing an individual to be reasonably determined to be permanently:

- 1) Unable to perform 2 or more Activities of daily living (without substantial assistance of another individual) for a period of at least 90 days due to loss of functional capacity, or
- 2) Requiring an individual to need Substantial Supervision to protect the individual from threats to health or safety due to Severe Cognitive Impairment.

Upon written request by the Owner of the certificate, Royal Neighbors will pay an accelerated death benefit described below, subject to the limitation and requirements outlined in the Accelerated Gross Death Benefit Rider. Any assignee or irrevocable beneficiary must consent before Royal Neighbors pays an accelerated death benefit.

The Owner may request an acceleration of a portion of the death benefit in an amount not to exceed the lesser of 80% of the eligible coverage or \$400,000. Amounts accelerated under this rider and any other accelerated benefit rider issued by Royal Neighbors covering the Insured will count toward that maximum.

Any accidental death coverage provided in the Certificate or by a rider, if any, will not be affected by the payment of the accelerated benefit under the rider.

A \$250 Administrative Fee will be charged at time of acceleration.

The following charts show the effect of an accelerated benefit payment for both a Universal and a Whole Life Insurance Certificate. The examples shown are illustrative only and are not intended to show actual values.

Universal Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$125,000.00	Acceleration Percentage 80%	\$100,000.00	Death Benefit	\$25,000.00
Cash Value	\$17,083.34			Cash Value	\$3,416.67
Loan Balance	\$12,000.00			Loan Balance	\$2,400.00
Monthly Deduction	\$71.95			Monthly Deduction	\$65.32
		Less Acceleration Discount	\$15,042.16		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$9,600.00		
		Net Payment to Owner	\$75,107.84		

Whole Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$125,000.00	Acceleration Percentage 80%	\$100,000.00	Death Benefit	\$25,000.00
Cash Value	\$19,005.00			Cash Value	\$3,801.00
Loan Balance	\$12,000.00			Loan Balance	\$2,400.00
Annualized Premium	\$2,951.88			Annualized Premium	\$632.16
		Less Acceleration Discount	\$15,042.16		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$9,600.00		
		Net Payment to Owner	\$75,107.84		

**Accelerated Gross Death Benefit Rider – Critical Illness
Rider Disclosure Statement**

The rider provides prepayment, to the Owner, a portion of the Death Benefit of the Certificate to which the rider is attached when Royal Neighbors receives written proof that the Insured had been certified by a Physician as having a Critical Illness pursuant to the terms of the rider. There is no premium or cost of insurance charged for the rider.

IMPORTANT NOTICE

This is a life insurance rider providing for an accelerated gross death benefit payment of the Certificate to which it is attached. Payment of an accelerated gross death benefit will result in a reduction of the gross death benefit and cash, loan or accumulation values of the certificate and either premiums or cost of insurance charges, as applicable.

Choosing this rider may affect the Owner's eligibility for high deductible health insurance plans. The Owner should consult with her or his personal tax advisor and social service agencies before requesting accelerated death benefits under this rider.

Royal Neighbors will pay the accelerated benefit, at the Owner's request, subject to the provisions of the rider, if the Insured is diagnosed as having a Critical Illness. A Critical Illness is defined in the rider as one or more of the following:

1. Cancer
2. Heart Attack
3. Stroke
4. Paralysis
5. End Stage Renal Failure
6. Major Organ Transplant

Upon written request by the Owner of the Certificate, Royal Neighbors will pay an accelerated death benefit described below, subject to the limitation and requirements outlined in the Accelerated Gross Death Benefit Rider. Any assignee or irrevocable beneficiary must consent before Royal Neighbors pays an accelerated death benefit.

The Owner may request an acceleration of a portion of the death benefit in an amount not to exceed the lesser of 25% of the eligible coverage or \$100,000. Amounts accelerated under this rider and any other accelerated benefit rider issued by Royal Neighbors covering the Insured will count toward that maximum.

Any accidental death coverage provided in the Certificate or by a rider, if any, will not be affected by the payment of the accelerated benefit under the rider.

A \$250 Administrative Fee will be charged at time of acceleration.

The following charts show the effect of an accelerated benefit payment for a both a Universal Insurance and a Whole Certificate. The examples shown are illustrative only and are not intended to show actual values.

Universal Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 25%	\$25,000.00	Death Benefit	\$75,000.00
Cash Value	\$13,431.17			Cash Value	\$10,073.38
Loan Balance	\$12,000.00			Loan Balance	\$9,000.00
Monthly Deduction	\$59.15			Monthly Deduction	\$50.93
		Less Acceleration Discount	\$15,799.27		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$3,000.00		
		Net Payment to Owner	\$5,950.73		

Whole Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 25%	\$25,000.00	Death Benefit	\$75,000.00
Cash Value	\$15,204.00			Cash Value	\$11,403.00
Loan Balance	\$12,000.00			Loan Balance	\$9,000.00
Annualized Premium	\$2,371.92			Annualized Premium	\$1,792.08
		Less Acceleration Discount	\$15,799.27		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$3,000.00		
		Net Payment to Owner	\$5,950.73		

I acknowledge that I have received and read this disclosure statement which has been furnished to me on this date.

Proposed Insured Signature _____ Date _____

Proposed Owner Signature _____ Date _____

Agent Signature _____ Date _____



Disclosure Notice For Life Insurance Illustration

Name of Applicant/Proposed Insured (Print)

(Date of Royal Neighbors Application)

Address

Royal Neighbors Field Representative's Name (Print)

(Territory)

Complete Section A, B or C as Applicable

Section A

I acknowledge/certify that no presentation, depiction, or illustration discussing or showing projected values which are not guaranteed was used during the sales interview.

(Applicant's/Petitioner's Signature)

(Field Representative's Signature)

Section B

I acknowledge/certify that the illustration shown during the sales interview does not specifically conform with the insurance plan as applied for.

(Applicant's/Petitioner's Signature)

(Field Representative's Signature)

Section C

I certify that I displayed a computer screen illustration for _____
(Name of Applicant/Petitioner)

that complies with state requirements and for which no hard copy was furnished. The illustration used was based on the following personal and certificate (policy) information:

- | | |
|--|---|
| 1. Gender _____ Male _____ Female | 6. Dividend Option (if applicable) _____ |
| 2. Underwriting/Rating Class _____ | 7. Type of Rider Displayed (if any) _____ |
| 3. Age _____ | 8. Guaranteed Interest rate Illustrated (if applicable) _____ |
| 4. Type of Certificate Displayed _____ | 9. Non-Guaranteed Interest Rate Illustrated (if applicable) _____ |
| 5. Initial Death Benefit \$ _____ | |

(Date)

(Signature of Royal Neighbors Field Representative)

I acknowledge that I viewed a computer screen illustration based on the information as stated above. No hard copy of the illustration was furnished to me.

(Date)

(Signature of Applicant/Petitioner)

Section D MUST BE COMPLETED:

I understand that an illustration conforming to the Certificate (policy) as issued will be provided to me no later than at the time the certificate is delivered to me.

(Signature of Applicant/Petitioner)

(Date)





Important Notice: Replacement of Life Insurance or Annuities

This document must be signed by the applicant/petitioner and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance certificate (policy) or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. **Financed purchases are also considered replacements.**

A replacement occurs when a new certificate (policy) or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance certificate (policy) involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new certificate (policy). **A financed purchase is a replacement.**

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? **Yes** **No**
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new certificate (policy) or contract? **Yes** **No**

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

<u>Insurer Name</u>	<u>Contract or Policy No.</u>	<u>Insured or Annuitant</u>	<u>Replaced (R) or Financing (F)</u>
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1. _____
2. _____
3. _____

Make sure you know the facts. Contact your existing insurer or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the field representative (agent) in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because _____

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant's/Petitioner's Signature and Printed Name

Date

Agent's Signature and Printed Name

Date

I do not want this notice read aloud to me. ____ (Applicants or petitioners must initial only if they do not want the notice read aloud.)

Submit completed form with the application – Provide a copy of completed form to the applicant.



A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed certificate or contract. One way to do this is to ask the insurer or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent or field representative to determine whether replacement or financing your purchase makes sense:

Premiums:

- Are they affordable?
- Could they change?
- You're older—are premiums higher for the proposed new certificate?
- How long will you have to pay premiums on the new certificate? On the old policy?

Certificate (Policy) Values:

- New certificate(s) usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new certificate?
- Does the new certificate provide more insurance coverage?

Insurability:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new certificate.
- Claims on most new certificate(s) for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

If you are keeping the old policy as well as the new certificate:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

If you are surrendering an annuity or interest sensitive life product:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

Other issues to consider for all transactions:

- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new insurer compare with your existing insurer?

