



CLIENT BROCHURE

SIMPLE, PERMANENT PROTECTION

Jet Youth Whole Life Insurance



230 16th Street • Rock Island, Illinois 61201
(309) 788-4561 • (800) 627-4762
royalneighbors.org



INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIES™



JET YOUTH WHOLE LIFE INSURANCE

Protect your child's insurability

(Form Series 211811)

Did you know the cost to buy life insurance increases with age?

Age is one of the key factors in determining the cost of life insurance premiums. Buying life insurance for your child now will **lock in premiums** that are lower than if she or he buys it at an older age.

Did you know Whole Life Insurance builds cash value that your child can access in the future?

This cash value builds at a guaranteed rate, and can be borrowed through a loan for future needs like college tuition, a down payment on a home, or emergency expenses.^{#1}

Buying **Jet Youth Whole Life** for your child or grandchild^{#2} provides insurance coverage that can be maintained throughout life.

Customize your coverage

Riders are available to customize life insurance coverage based on your individual needs. These riders may add to the cost of the insurance.

Why "Jet" Youth Whole Life?

Get from Point A (no coverage) to Point B (proud Owner of Whole Life Insurance) as quickly as possible! Traditionally, buying life insurance meant waiting several weeks or months for your application to be processed. This included a required medical exam. With Jet Youth Whole Life, you will know in minutes if your application is approved.^{#3} Once approved, you pay your first premium and you have your valuable life insurance coverage.

^{#1} Like any loan, interest will be charged. An outstanding loan will reduce the death benefit, if not repaid in full, or the cash value if the Certificate is surrendered for cash. Additionally, an outstanding loan could potentially terminate the Certificate, if the principal plus accrued interest equals or exceeds the cash value of the Certificate. Tax penalties may apply.

^{#2} Parent signature is required if Proposed Insured is a minor. If face amount is greater than \$25,000, other grandchildren must have similar amounts of coverage. NOTE: For issue ages 0-15, petitioner rules apply. Petitioner rules state that through age 16, the petitioner exclusively controls the Certificate. When minors reach ages 16-20, the Certificate becomes jointly controlled between petitioner and insured minor. At age 21, the Insured gains full control of Certificate.

^{#3} Not all cases can be approved within minutes. Some cases may require underwriter review and/or a medical exam.



Certificates and riders are not available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements. Subject to contestable period.

Royal Neighbors Jet Youth Whole Life Insurance (Form Series 211811). Royal Neighbors of America® (NAIC #57657), is an Illinois corporation and is licensed in all states and the District of Columbia, except AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state. They are not insured by the FDIC or any federal government agency. They are not a deposit and may lose value.

Royal Neighbors Jet Youth Whole Life Insurance could be the right choice for you

Select from two payment options:

- You can make fixed premium payments for 20 years. Because the payments are compressed into 20 years, the payments will be higher but you will not need to worry about paying a premium after this initial 20 years.
- You (or eventually your child who can take over making payments on the coverage as early as age 21) can make fixed premium payments until the child reaches the age of 121. Because the payments are spread out over the child's entire life, the premiums are lower.



Protect your family with life insurance

Your life insurance Certificate provides a financial safety net for your loved ones. They can use your life insurance death benefits towards nearly any expense. Some common examples are:

- Mortgage or rent payments
- Everyday expenses like groceries, gasoline, and bills
- Childcare or school tuition
- Paying off outstanding debt like credit cards
- End-of-life costs like a funeral or unpaid medical bills
- Care for aging or ill parents

At Royal Neighbors, we know your family is the most valued part of your life. Life insurance will help you protect them in the future.

Talk to your Royal Neighbors agent today to discuss which life insurance product is right for you!

Agent's Name

Agent's Phone Number

Agent's Email Address



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CONFIDENCE IN YOUR FINANCIAL FUTURE.

Discover *Insurance with a Difference*SM with Royal Neighbors' longstanding financial strength which makes it possible for us to provide impactful Member Programs^{#4}, ranging from scholarships and empowerment grants to assistance for grassroots volunteerism. Our passion for our mission of empowering women and serving communities is powered by our five values: Faith, Courage, Unselfishness, Endurance, and Humility. Learn about our impact at royalneighbors.org/about-us.

^{#4} Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership benefits. These life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Programs are provided at the discretion of Royal Neighbors of America and are not available in all states.

Insurance with a *difference*SM

As a community-minded membership organization, we blend the security of life insurance coverage with the joy of giving back. When you become a member, you have access to a variety of Member Programs that can help you care for your family and serve your community.



Community Chapters

If you have a desire to give back, we can connect you with a chapter in your area or help you start your own.



Difference Maker Fund

A yearly grant to help offset the costs of your volunteer project and help you make a difference in your community.



Empathy

Bereavement support offering your beneficiaries full-circle care through life's most challenging moments.



Member Relief Fund

Assistance for qualified Beneficial Members experiencing hardship resulting from illness, accident, or disaster.



Member Savings

Access to prescription savings and affordable preventative health screenings.



Nation of NeighborsSM

Women's empowerment award and grant recognizing and supporting women who work to serve their community.



RoyalConnect

A monthly program designed to connect you to our mission through small acts of kindness.



Scholarship Program

Financial assistance for qualified Beneficial Members who plan to pursue post-secondary education at an accredited institution.



Learn more at
royalneighbors.org/membership.

Member Programs 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. Insurance or annuity products should not be purchased for eligibility or maintenance of nonguaranteed Member opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Savings are administered by a third party and are subject to change without notice.

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