Riders

Customize your coverage with Riders that fit your needs

Life insurance provides valuable financial protection for your loved ones when you pass away. A **rider** can supplement your coverage; for example, the ability to waive your premium payments in the event of a disability, or specific illness. Some people add multiple riders to their coverage, and some choose not to add them. Read about the following riders offered by Royal Neighbors, and choose the additional coverage that suits the needs of your family.

Do you have a family history of female cancers?

Our **Cancer Waiver of Premium Rider** (Form Series 2084) waives two years of premiums or monthly deductions if diagnosed with Stage II or greater cervical, ovarian, or breast cancer prior to turning 60 years old. This rider eliminates the worry of making life insurance payments during this period, so the insured can focus energy on what's really important – getting well, and spending time with loved ones.

This rider is available only at the time you apply for life insurance and can be used once for each type of cancer, meaning if the insured has had one of these cancers and is diagnosed with a second type, this benefit may be used again.

Protect your life insurance coverage in the event you become disabled in the future.

If the **Disability Waiver of Premium Rider** (Form Series 2081) is added for an additional premium when applying for life insurance coverage, Royal Neighbors will waive premium payments for the certificate and any attached riders, except for the Flexible Premium Deferred Annuity Rider, in the event the insured is totally disabled (as defined by the rider) prior to their 60th birthday, and will continue to waive them until that person is no longer considered disabled as defined by the Rider, or until death. The waiver is subject to a six month (180 days in MO) waiting period.

Provide your family even more financial protection if you were to die due to an accident.

Purchasing the **Accidental Death Rider** (Form Series 2082 for Jet Term, and Jet Whole Life and Jet Youth Whole Life; Form Series 222140 for Ensured Legacy Final Expense) for an additional premium provides an additional death benefit,[1] in the event the death of the insured is caused by an accident prior to their 65th birthday for our Jet products, or their 80th birthday for Ensured Legacy Final Expense.

Riders can provide an additional benefit to life insurance coverage based on your individual needs. Additional premiums may apply, depending on the riders you choose. Not all riders are available on all products, and are not available in all states. Some riders are subject to underwriting. See the chart on page 4 to see what's available for you.

[1] *Form Series 2082 has a minimum face amount of $10,000, and maximum face amount of $300,000. It is only available for preferred, standard, and some substandard Tier 1 issue classes; Form Series 222140 has a minimum face amount of $5,000 for all Simplified Issue Whole Life and Graded Death Benefit classes, and $3,000 for Guaranteed Issue. The maximum face amount for all products to which it attaches is the face amount of the base Certificate.*

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Would you like the option to access a portion of the death benefit of your life insurance?

Our **Accelerated Death Benefit Riders[2] for Critical, Chronic, and Terminal Illnesses** (Form Series 181591CR, 181591CH, and 181591T[3] are available for Jet Term Life, Jet Whole Life, and Jet Single Premium Whole Life[5]) allows access to part of the death benefit to the Owner of the certificate, while the insured is still alive, if the insured is diagnosed with a qualifying critical, chronic, or terminal illness. The Owner is not limited in how she or he uses the money; however, accessing this money will reduce the death benefit that beneficiary(ies) would receive upon the insured's death. There is no additional premium for the rider, and it must be selected when applying for the life insurance coverage.

The **Accelerated Death Benefit Rider**[2] (Form Series 221203, only available on Simplified Issue Whole Life Insurance[4]) allows access to a pre-determined amount of the death benefit as a one-time single payment to help in the event the insured has been:

- Continuously confined to a nursing home for 90 days, and a physician expects this to be permanent
- Diagnosed with a terminal condition by a physician, and has a life expectancy of 12 months or less

There is no additional premium for the rider in states where the rider is approved. Up to 75% of the eligible death benefit can be accelerated, with a minimum of $5,000 and a maximum of $100,000.

Overview: Accelerated Death Benefit Riders for Critical, Chronic, and Terminal Ill nesses	Critical Illness	Chronic Illness	Terminal Illness
Base Products	Jet Whole Life, Jet Term Life, Jet Single Premium Whole Life (SPWL)[5]	Jet Whole Life, Jet Term Life, Jet Single Premium Whole Life (SPWL)[5]	Jet Whole Life, Jet Term Life, Jet Single Premium Whole Life (SPWL)[5]
Issue Ages	Jet Term 15 Year = age 18–65 Jet Term 20 Year = age 18–60 Jet Term 30 Year = age 18–50 Jet Whole Life = age 0–65 Jet SPWL = age 40–65	Jet Term 15 Year = age 18–65 Jet Term 20 Year = age 18–60 Jet Term 30 Year = age 18–50 Jet Whole Life = age 0–70 Jet SPWL = age 40–70	Jet Term 15 Year = age 18–65 Jet Term 20 Year = age 18–60 Jet Term 30 Year = age 18–50 Jet Whole Life = age 0–80 Jet SPWL = age 40–85
Premiums	No monthly charge	No monthly charge	No monthly charge
Maximum Benefit Levels	Maximum of (25% of certificate death benefit (assuming no loans), or $100,000)	Maximum of (80% of certificate death benefit, or $400,000) Annual payments will be limited to the year's per diem allocation	Maximum of (90% of certificate death benefit, or $450,000)
Claims	Only one (critical) per lifetime	Only one (chronic) per lifetime	Only one (terminal) per lifetime
Qualifying Events	Cancer Heart attack Stroke Paralysis End stage renal failure Major organ transplant	Individual has been certified as being unable to perform 2 or more of the ADL's for a period of at least 90 days **OR** Requiring an individual to need substantial supervision to protect the individual from threats to health or safety, due to severe cognitive impairment	A medical or physical condition that is reasonably expected to result in a drastically limited life span that is "12 months or less" No longer requiring confinement to nursing home or waiting period

[2] *An accelerated benefit payment is subject to an administrative fee, actuarial discount, and interest. If the Owner receives an acceleration of life insurance benefit, it may be taxable and may affect the Owner's, the Owner's spouse's, or the Owner's family's eligibility for public assistance programs. Please consult a tax professional or social services agency for details.*

[3] *Only Form Series 181591T is available in California – 181591CR, and 181591CH is not available.*

[4] *Ensured Legacy Final Expense, Form Series 211311. Graded Death Benefit, Form Series 211312.*

[5] *Jet Whole Life, Form Series 211811. Jet Term Life, Form Series 1611. Jet Single Premium Whole Life (SPWL), Form Series 241812.*

Nobody knows what the future looks like, but you can guarantee the option to add to your insurance coverage when you get there.

Purchasing the **Guaranteed Insurability Rider** (Form Series 1492) for an additional premium when applying for life insurance coverage guarantees the insured has the right to purchase $25,000 of additional life insurance at specified future ages or life events without evidence of insurability. The lifetime maximum for additional purchases is $100,000, and the rider expires after $100,000 of additional insurance has been purchased or the insured turns 65 years old, whichever occurs first.

Is retirement on your mind?

If the **Flexible Premium Deferred Annuity Rider**[6] (Form Series 1451) is added when applying for life insurance, an annuity is added to your life insurance coverage. This annuity offers a convenient way to save for retirement on a tax-deferred basis. The Annuity Owner has the flexibility to vary the amount and frequency of premiums to the annuity. The minimum premium is $50 per month with Pre-Authorized Collection. The maximum premium is $25,000 per year. Surrender Charges apply during the first ten rider years.

We also offer affordable protection for your children and grandchildren.

Purchasing the **Child Rider**[7] (Form Series 112090) for an additional premium provides a $5,000 death benefit for each child of the insured. If the insured dies while this child rider is in force, the insurance on each child will continue as long as the child meets the definition of an insured child. Also, when grandparents apply for coverage through our Ensured Legacy Final Expense[8] products, they can elect the **Grandchild Rider**[9]

(Form Series 221081). This rider also provides, for an additional premium, a $5,000 death benefit for each grandchild of the insured. This Rider is convertible to permanent coverage for the Grandchild at any time before the base certificate expires, is terminated, or prior to and upon the death of the primary insured.

Leave a Legacy of Giving

The insured can amplify their impact when they select the **Charitable Giving Rider** (Form Series 221113) at the time of application. Royal Neighbors of America will donate an amount equal to the lesser of 1% of the insurance certificate's face amount or $1,000 to a charity from a pre-defined list when the insured passes. This allows them to make a lasting impact to a cause they care about.[10] Best of all, the Charitable Giving Rider comes at no additional premium and there is no impact on the death benefit paid to the beneficiaries.[11]

[6] *FPDA Rider (Form Series 1451) is not available in Idaho.*

[7] *The Child Rider can be purchased with all products except Simplified Issue Whole Life. No further premium for the riders will be due. An insured child is any child or stepchild who is at least 15 days of age and who is not yet 18 years old. In addition, an insured child includes any child who is enrolled in an accredited educational institution and has not reached 25 years of age.*

[8] *Simplified Issue Whole Life, Form Series 211311. Graded Death Benefit, Form Series 211312. Guaranteed Issue, Form Series 221309.*

[9] *The Beneficiary of this rider is the insured of the life certificate to which the rider is attached. This rider terminates either upon the request of the insured or when the base certificate terminates or is paid. The rider must be added prior to issuance of the base certificate or at the time of reinstatement. An additional premium is required for this rider.*

[10] *Form Series 221113. Not available in all states. Contractual provisions, limitations, and restrictions may vary by state. Upon payment of the certificate's death benefit, Royal Neighbors will pay a Charitable Benefit to the Eligible Charitable Organization chosen by the Certificate Owner of the certificate in a single lump sum that will be the lesser of: (a) One percent of the face amount of the certificate in effect at the time of death of the insured; or (b) $1,000. An Eligible Charitable Organization is defined in the rider. The Certificate Owner has the right to change the Eligible Charitable Organization until the death of the Insured. On assignment, the designation of the charity becomes irrevocable. No additional premiums required.*

[11] *Less any outstanding indebtedness*

Riders

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Which Riders are available on which product?[12]

Age ranges indicate the required age of the insured at the time of issue.	**Jet Term Life** (Form Series 1611)	**Jet Whole Life** (Form Series 211811)	**Jet Single Premium Whole Life** (Form Series 241812)	**Simplified Issue Whole Life** (Form Series 211311)	**Graded Death Benefit** (Form Series 211312)	**Guaranteed Issue** (Form Series 221309)
Accelerated Death Benefit (Ages 50–85) (Form Series 221203)	No	No	No	**Yes**	**Yes**	No
Accelerated Death Benefit for Critical, Chronic, and Terminal Illnesses (Ages vary based on product rider) (Form Series 181591CR, 181591CH, and 181591T[13])	**Yes**	**Yes**	**Yes**	No	No	No
Accidental Death Benefit (Ages 16–55) (Form Series 2082) (Ages 50–70) (Form Series 222140)	**Yes**	**Yes**	No	**Yes**	**Yes**	**Yes**
Cancer Waiver of Premium (Ages 16–55) (Form Series 2084)	**Yes**	**Yes**	No	No	No	No
Charitable Giving Rider (Ages 50–85) (Form Series 221113)	No	No	**Yes**	**Yes**	**Yes**	**Yes**
Child (Ages 16–55) (Form Series 112090)	**Yes**	**Yes**	No	No	No	No
Disability Waiver of Premium (Ages 16–55) (Form Series 2081)	**Yes**	**Yes**	No	No	No	No
Flexible Premium Deferred Annuity (Ages 16–55) (Form Series 1451)	No	**Yes**	No	No	No	No
Grandchild Rider (Ages 50–85) (Form Series 221081)	No	No	No	**Yes**	**Yes**	**Yes**
Guaranteed Insurability (Ages 0–45) (Form Series 1492)	**Yes**	**Yes**	No	No	No	No

[12] *Ages vary based on insurance product chosen.*
[13] *Only Form Series 181591T is available in California – 181591CR, and 181591CH is not available.*

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