



CASE SERIES

WHOLE LIFE

Maximize Your Gift

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Meet James

James is a commercial loan officer at a local community bank. He has worked there tirelessly over 30 years, and looks forward to one day getting to relax and play golf. James has three children who each have families of their own. When James isn't submerged in paperwork, he enjoys traveling the country, visiting his children and grandchildren along the way.

Financial Scenario

While meeting with his Royal Neighbors agent, James expresses he wants to make a significant financial impact on his grandchildren's college educations. He is also aware that the death benefit from a life insurance certificate is generally paid income tax-free to the beneficiaries – allowing him to leave a larger monetary legacy to his grandchildren.

Recommendation

Knowing that James is a financially-savvy businessman, yet hard to pin down for a meeting, you recommend **Jet Whole Life**.^{#1} With Jet Whole Life, you can take advantage of our Accelerated Underwriting engine – a component of our underwriting process – to help get James the lowest premium possible. James will also appreciate the hassle-free application process of Jet Whole Life. Royal Neighbors' state-of-the-art Jet e-App takes about 30 minutes to complete in-person. If he is approved and pays his first premium payment, he will leave the meeting with insurance coverage. Additionally, as a member of Royal Neighbors, he will be able to enjoy benefits including telehealth, dental, vision, and retail discounts at various stores and restaurants all across the country – perfect for his long road trips.^{#2}

FINANCIAL PROTECTION



\$4.1B
in Life Insurance
Coverage



\$37.6M
Life Claims
Paid in 2020



43
State Footprint
for Royal Neighbors
life insurance and
annuity products

For Fiscal Year 2020

^{#1} Form Series 211811, underwritten by Royal Neighbors of America. Not available in all states. Contractual provisions and limitations may vary by state.

^{#2} 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 savings are available at no additional cost. Member savings opportunities are provided at the discretion of Royal Neighbors of America and are not available in all states. Member savings are not part of any insurance or annuity contract and are not guaranteed.

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.

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SUPPORTING WOMEN
SERVING COMMUNITIES™

