



CHARITABLE GIVING RIDER

Pick a charity, Royal Neighbors of America donates when the insured passes.

The Charitable Giving Rider¹ uniquely combines Royal Neighbors of America's commitment to giving back along with the financial protection of our life insurance. This rider enables you, the Owner, to select a personally meaningful eligible charity while maintaining the security and benefits of our life insurance coverage.

When the insured passes, Royal Neighbors donates the lesser of 1% of the life insurance certificate's face amount or \$1,000 to a charity chosen from a pre-approved list. This allows you to make a lasting impact on a cause you care about, leaving behind a legacy of generosity.

Best of all, the Charitable Giving Rider comes at no additional premium and there is no impact on the death benefit paid to the beneficiaries². This Charitable Giving Rider is just another way that we are *Insurance with a DifferenceSM*.

Royal Neighbors of America® (NAIC #57657) is an Illinois corporation and is licensed in all states and the District of Columbia, except for AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements.

¹ Charitable Giving Rider (Form Series 221113): This rider provides an additional Charitable Benefit Amount, to be paid in a single lump sum to a charity chosen by the certificate owner at the time of the insured's death. The charitable benefit amount will be the lesser of 1% of the face amount of the life insurance certificate, or \$1,000. Rider will terminate if the base certificate goes into extended term insurance (ETI). The Certificateowner has the right to change the charity until the death of the insured. On assignment, the designation of the charity becomes irrevocable. No additional premium required. Not available in all states.

² Less any outstanding indebtedness.

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(309) 788-4561 • (800) 627-4762
royalneighbors.org



INSURING LIVES
 SUPPORTING WOMEN
 SERVING COMMUNITIES™



Choose one of these charities — Leave a legacy



NEW

American Diabetes Association leads the fight against diabetes through research, education, and advocacy, supported by a vast network of volunteers and healthcare professionals.

American Heart Association has fought heart disease and stroke for nearly 100 years, helping families and communities thrive.

American Red Cross volunteers and staff deliver vital services, providing relief and support to those in crisis and preparing people to respond to emergencies.

American Society for the Prevention of Cruelty to Animals (ASPCA)® fights cruelty, rescues animals in need, secures adoptions, and drives legislative change to protect animal lives and welfare, transforming how Americans care for animals.

Dress for Success Worldwide® empowers women to achieve economic independence by providing support networks, professional attire, and development tools to help them thrive at work and in life.

NEW

Foundation for Women Warriors is a century-old nonprofit that empowers and honors women veterans by offering programs to enhance their personal and economic wellbeing.

Lift Women's Foundation drives positive transformation in the lives, families, and communities of women by empowering them through economic opportunities and promoting gender equity.

NEW

St. Jude Children's Research Hospital pioneers life-saving treatments and provides free, specialized care to some of the world's sickest children, regardless of their ability to pay.

YWCA of the USA works to eliminate racism and empower women, addressing major issues for over 160 years by advocating for women, girls, and communities of color through local programming and services.



The Charitable Giving Rider is only available for select products. Charities available may change without notice. Copyrights and/or trademarks of any character, word mark, and/or image used belong to their respective owners.

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