

At a Glance

Supporting Communities You Live In

\$28 million has been donated to support individuals in need.

We have provided nearly \$3 million in scholarships to our members since 1962.

Our members have volunteered nearly 20 million hours in the past 40 years.

Royal Advantage Term Insurance (Form series 200711A) certificates and riders are not available in all states.

Contractual provisions and limitations vary by state.

** Receipt of acceleration of life insurance death benefits may be taxable and may affect your, your spouse's, or family's eligibility for public assistance programs. You are advised to consult a qualified tax professional or social service agency regarding the circumstances under which you might be able to receive an acceleration of a life insurance death benefit, excludable from income under federal law.*

Royal Neighbors of America

A legacy of helping women and their families

Since 1895, Royal Neighbors of America has been dedicated to insuring lives, supporting women, and serving communities. We were founded by women who saw a need to address the issues of their day and created a community to support each other. Over 110 years later, we continue to provide women and those they care about with insurance products, financial education, and opportunities to connect with each other and their communities.

As a non-profit fraternal life insurance organization, our insurance earnings help fund programs that benefit our members and the communities they live in. Beginning in 1906 with financial and hands-on assistance to victims of the San Francisco earthquake, we have been making a difference across the country. Most recently, victims of Hurricane Katrina benefited from our corporate and member contributions of truckloads of bottled water and cleaning supplies and a large monetary donation. And, our members in Kansas who were affected by tornadoes in 2007 were assisted with monetary donations to help them rebuild their lives.

And, through our nationwide chapter network, we continue to empower women and those they care about to achieve financial security, health and wellness. Our chapters are right in your own backyard and offer support and a connection to your contemporaries as you gather together to network, mentor, learn, and volunteer.

We're part of your community. That's why we believe so strongly in giving back in our own neighborhoods through our outreach programs and volunteer activities.



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

Royal Neighbors of America

www.royalneighbors.org

Rock Island, Illinois
230 16th St., Rock Island, IL 61201
(800) 627-4762

Austin, Texas
5910 Courtyard Drive, Suite 240, Austin, TX 78731
(866) 733-9758

Form 2990; Rev. 10-2007



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™



Royal Advantage

Term

Life Insurance

Royal Advantage Term Life Insurance

Preserve what you have, protect those you love...

Plan for the unexpected

Royal Advantage Term Life

10, 20, 30-Year Level Premium Term Life Insurance

We all wish we could live forever. But, we know we won't. That's why we need to be prepared for the unexpected so that we can preserve what we have and protect those we love.

Level Premium Term is right for you...

...if you are young and just getting started in life and money is tight. Royal Advantage Term (a level premium term plan) is affordable and can help you establish an insurance program, without breaking your budget.

...if you are a parent looking at college expenses in the future. You want to be prepared to give your child the best education you can in the event of your death.

...if you have a home mortgage. Royal Advantage Term is available for periods that will protect your family's ability to pay for your home over the life of the mortgage if you die prematurely.

...if you own a business that you've worked hard to build year by year. You want to make sure your family can continue to keep the doors open and the customers coming if you are not there.

...if you may want to convert your certificate to permanent coverage in the future. You have the option to do so, without having to show any additional evidence of insurability.

...if you are looking for guaranteed premiums. Your premiums for your Royal Advantage Term certificate are guaranteed not to change during the term period (10, 20, or 30 years).



At a Glance Member Benefits



Supporting Dreams

Scholarships both for young adults and mid-career transition



Rebuilding Lives

Fraternal Aid for life's unexpected misfortunes



Hope in Crisis

Disaster Aid when a catastrophe hits



Reflecting Today's World

The Royal Neighbor magazine to keep members connected



Valuable Discounts

Prescription Drugs, Health Screenings, Diagnostic Tests, Hearing Aids and Services, Popular Magazine Subscriptions

These member benefits are provided to you at the discretion of Royal Neighbors of America.

They are not part of any insurance or annuity contract and are not guaranteed.



At a Glance Financial Strength

ASSETS:
\$648 million

SURPLUS:
\$211.1 million

SURPLUS RATIO:
32.6%

SOLVENCY RATIO:
1.48

**LIFE INSURANCE
IN FORCE:**
\$2.1 billion

A.M. BEST RATING:
A- (Excellent)
(4th highest out of 15 possible)

(as of December 31, 2006)

Level Premium Term Riders

You have the option to add riders to your Royal Neighbors Level Premium Term certificate that will increase the protection for your loved ones.

Return of Premium Rider

The rider allows you to receive the premiums you've paid when the term ends if you are still living and you've kept the certificate in force.

Issue ages: 16-70 for 10-year level premium
16-60 for 20-year level premium
16-50 for 30-year level premium

Form series 200771A

Premium Waiver Disability Rider

Your family counts on your income every month, from the mortgage and car payment, to the utilities and the grocery bills. In addition, many families today count on the income from two working parents. What would happen if you were unable to work due to sickness or accident? This rider will help keep your insurance coverage in force throughout trying times you may experience.

Issue ages: 16-55 for 10-year level premium
16-55 for 20-year level premium
16-50 for 30-year level premium

Form series 8062

Accelerated Living Benefit Rider*

If you are permanently confined to a nursing home or are diagnosed with a terminal condition, this benefit allows you to use your life insurance coverage to protect your family during your lifetime. It makes a portion of your death benefit funds available to help pay expenses.

Issue ages: 16-70 for 10-year level premium
16-60 for 20-year level premium
16-50 for 30-year level premium

Form series 1766