

# *Royal Advantage Term*

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



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Agent Training Guide

Not for public distribution

# Royal Advantage Term Description

## Level Premium Term to Age 95 – Form series 200711A

- Certificate can be issued for 10, 20, or 30-year level premium periods
- Premiums remain level until the end of the level premium period; default to Annual Renewal Term (ART) to age 95 following level premium period

## Issue Ages

- Royal Advantage 10 – issue ages 16-70
- Royal Advantage 20 – issue ages 16-60
- Royal Advantage 30 – issue ages 16-50

## Face Amounts

- \$100,000 minimum
- \$4,000,000 maximum – \$3,000,000 if Premium Waiver Disability (PWD) is included

## Premiums

- Premiums can be paid by Pre-Authorized Collection (PAC) or on a quarterly, semi-annual, or annual mode
- No modal charge on monthly PAC

## Certificate Fee

- There is an annual \$75 certificate fee (certificate fee is commissionable)

## Risk Classes

- Super Preferred Non-Tobacco
- Preferred Non-Tobacco
- Standard Non-Tobacco
- Standard Tobacco
- Substandard to Table 8

“*Special*” is used when the base certificate includes a table rating or a flat extra or when the PWD includes a substandard extra premium; the super preferred and preferred premium class cannot have a flat extra, a table rating, or a substandard rider.

## Riders Available

- Premium Waiver Disability (PWD)
- Return of Premium (ROP)
- Accelerated Living Benefit

## Premium Waiver Disability Rider – Form series 8062

- Rider available age 16-55 – Royal Advantage 10
- Rider available age 16-55 – Royal Advantage 20
- Rider available age 16-50 – Royal Advantage 30
- Disability must begin prior to insured’s age 60
- If premiums are still being waived at age 65, the certificate will automatically convert to a Whole Life certificate chosen by Royal Neighbors and premiums will continue to be waived
- If premiums are not being waived under PWD rider, the PWD rider will expire on the certificate anniversary at attained age 60
- PWD rider may be added after issue during the level premium period with evidence of insurability only if there is no ROP rider; premium for rider based on age of insured when rider is added
- PWD must be added prior to the maximum issue age for the level premium period (55 for the 10 and 20-year level premium period and 50 for the 30-year level premium period)

## Return of Premium Rider – Form series 200771A

- Rider available age 16-70 – Royal Advantage 10
- Rider available age 16-60 – Royal Advantage 20
- Rider available age 16-50 – Royal Advantage 30
- ROP rider cannot be added after issue
- ROP rider will not be attached to a converted certificate
- Under the ROP rider, at the end of a level premium period, if the certificate is in force, the sum of premiums paid is returned to the owner and the rider expires; the sum of premiums paid equals the actual premiums paid on the base certificate, the certificate fee, plus all riders, excluding the premiums paid for substandard/flat extra and benefits paid under the contract such as premiums that have been waived or death benefits that have been accelerated

- Additional cost for ROP rider if base certificate has the PWD rider
- If certificate is terminated prior to end of the level premium period, the rider's cash value is paid based on a percentage of premiums paid under contract as shown in return of premium schedule in the rider

#### **Accelerated Living Benefit Rider – Form series 1766**

- Rider available age 16-70 – Royal Advantage 10
- Rider available age 16-60 – Royal Advantage 20
- Rider available age 16-50 – Royal Advantage 30
- Cannot be added after issue
- No additional charge for rider (in states where rider is approved)
- Qualifying Events – terminal condition/permanent nursing home confinement
  - If insured's death is expected within 12 months or insured is permanently confined to a nursing home
- Up to 75% of the face amount can be accelerated (minimum \$5,000, maximum \$250,000)
- An accelerated payment creates an interest-bearing lien on certificate
- Interest and premiums on the certificate lien will not be waived
- Rider may not be available in all states or may have certain restrictions
- Rider terminates at death of insured or termination/expiration of the certificate to which the rider is attached
- Rider has no cash value

#### **End of Level Premium Period**

- At the end of the level premium period the insured has the choice of continuation of the certificate on an ART basis (default), re-entry, or conversion of the certificate
- Prior to the end of the level premium period Royal Neighbors will notify insured of the option and explain the default of continuing it on an annual renewable term basis with increased premiums unless the insured chooses otherwise prior to the end of the period
- If the certificate contains the ROP rider, the rider will endow at the end of the level premium period

#### **Annual Renewable Term**

- Premiums increase annually until certificate anniversary of the insured's attained age of 95 at which time the certificate expires without value

- If the certificate contained a PWD rider, the rider will continue on an attained age scale until the anniversary nearest the insured's age 60
- If the certificate contained an Accelerated Living Benefit rider, the rider would continue when the certificate goes to annual renewable term

#### **Re-entry**

- An insured may have an opportunity to apply for a new certificate; a new application would be required, the premium would be at the attained age, the person would be re-underwritten, and there may be a possible change in the premium class; any rider added would also require evidence of insurability
- Prior to re-entry, if the certificate contains the ROP rider, the prior premiums paid would be available if premiums were paid to the end of the level premium period

#### **Conversion**

- The latest conversion date of the certificate is the earlier of the end of the level premium period or the anniversary of the insured's age 70
- Certificate can be converted to any permanent insurance without evidence of insurability and not more than the death benefit of this certificate and not less than the minimum amount required for the plan selected; permanent insurance includes traditional life products or universal life products; it does not include term products
- If a Level Premium Term certificate contains a PWD rider and the premiums are not being waived, the PWD rider can be converted to a new certificate; proof of good health would not be required for the conversion of the PWD
- If premiums are being waived under the PWD rider, the Level Premium Term certificate can only be converted to a whole life certificate of Royal Neighbors' choosing; premiums would continue to be waived on the new certificate
- If the Level Premium Term certificate has a lien due to the Accelerated Living Benefit, the amount converted would be the face amount minus the lien
- If the Level Premium Term certificate has the ROP rider and premiums are paid to the end of the level premium period, the ROP rider endowment could be used as a premium on a universal life or an annuity certificate

### **Income Replacement Settlement Option**

- Owner selects monthly payments for a specified period of time instead of selecting to receive a lump-sum death benefit
  - The owner has the option of selecting an initial lump sum (1-6 times the monthly payment)
- Available with
  - Royal Advantage 10
  - Royal Advantage 20
  - Royal Advantage 30
- Must be selected at time of application
- PWD and ROP riders available
- Accelerated Living Benefit rider not available
- Settlement option interest rate is set at time of death – guaranteed not less than 3%
- If rate is higher than 3% – monthly benefit amount increased accordingly

*Example – \$1,000 per month for 120 months (10 years) and a \$6,000 lump-sum payment at time of death. Total benefit of \$126,000. Owner purchases face amount of \$109,762.*

### **Loan**

- No loan option is available on the Level Premium Term certificate (except as required by state)

### **Death Benefit**

- The death benefit of the Level Premium Term certificate is the face amount minus any amount advanced for the Accelerated Living Benefit rider; any unpaid premiums during the grace period would also be deducted from the amount payable and premiums paid in advance would be added

### **Termination**

- The Level Premium Term certificate will terminate without value when the certificate lapses, is exchanged, or is converted unless there is a ROP rider; if the certificate has a ROP rider, the value will be a percentage of the premiums based on the Return of Premium Schedule

# Royal Advantage Term Underwriting Guidelines

These guidelines will help you classify risks quickly and as accurately as possible in a field situation. Be sure to include all the names of doctors, medications, hospitals, and treatments used by your client. The date of last illness and the nature and severity of the illness should be recorded. Always include the last date seen by a doctor or hospital and the reason for the visit. Also, inform the client that the Home Office will conduct a telephone interview.

## Underwriting Requirements:

Application – Form 1725  
(with state variations)

Check for other state specific requirements

Male Weight						Female Weight						
Height		Average	Maximum	Maximum	Maximum	Height		Average	Maximum	Maximum	Maximum	
Feet	Inches	Standard	Standard	Preferred	Plus	Feet	Inches	Standard	Standard	Preferred	Plus	
5	0	131	184	161	156	4	10	100	140	120	115	
	1	134	189	165	160		11	102	144	124	119	
	2	137	193	169	164		5	0	105	147	129	124
	3	141	199	173	168			1	107	151	133	128
	4	145	204	178	173			2	110	154	137	132
	5	149	210	183	178			3	113	159	142	137
	6	153	215	189	184			4	116	163	146	141
	7	157	221	195	190			5	119	168	150	145
	8	161	227	200	195			6	122	172	154	149
	9	165	232	206	201			7	126	177	159	154
	10	170	239	212	207			8	129	182	163	158
11	174	245	217	212	9	132	186	167	162			
6	0	179	252	223	218	10	136	191	172	167		
	1	183	258	228	223	11	139	196	176	171		
	2	188	265	235	230	6	0	143	202	181	176	
	3	193	272	242	237		1	146	212	185	180	
	4	199	280	248	243		2	150	218	189	184	
	5	204	287	255	250		3	154	224	194	189	
	6	210	296	262	257		4	159	230	198	193	
	7	216	305	266	261		5	163	237	203	198	
8	221	314	272	267	6		168	244	208	203		

## Medical Impairment

We have assembled the following list of impairments. If you have any questions or doubts about a case, please contact our underwriter.

**If any of the following impairments are present, no application should be submitted:**

- AIDS, ARC (Aids Related Complex)
- Alzheimer's Disease/Dementia
- Angina – unstable
- Cancer within the last year or cancer that has metastasized (except skin cancer)
- Chronic Active Hepatitis or Cirrhosis of the Liver
- Congestive Heart Failure
- Demyelinating disease, such as Multiple Sclerosis, Lou Gehrig's Disease (ALS), or Muscular Dystrophy
- Kidney or Renal Failure, including dialysis
- Organ Transplant
- Severe Psychotic Disorder
- Valve Replacement

# Royal Advantage Term Underwriting Requirements

	Preferred Plus	Preferred	Standard
Medical History	See list below	See list below	See list below
Tobacco	No tobacco use* for 5 years	No tobacco use* for 3 years	NA
Family History	No cardiovascular disease or cancer in either parent or siblings prior to age 60.	No death from cardiovascular disease or cancer in either parent or siblings prior to age 60.	Not more than one parent death from cardiovascular disease or cancer prior to age 60.
Cholesterol / HDL Ratio	May not exceed 5.0	May not exceed 6.0	Levels above 7.0 may qualify
Cholesterol Level	May not exceed 220	May not exceed 240	Levels above 260 may qualify
Blood Pressure	No history of treatment. May not exceed 140/85.	Currently controlled. Current and historic readings over last two years may not exceed 145/88	Currently controlled. Current and historic readings over last two years may not exceed 150/92
Alcohol/Substance Abuse	No history.	No history in the past 10 years.	No history in the past 5 years.
Driving History	No DUI, DWI, or reckless driving in the past 5 years. No more than 1 moving violation in the last 3 years.	No DUI, DWI, or reckless driving in the past 5 years. No more than 2 moving violations in the last 3 years.	No DUI, DWI, or reckless driving in the past 2 years. No more than 3 moving violations in the last 3 years.
Aviation	Commercial airline pilots may qualify. Not available for private pilots.	Commercial airline pilots may qualify. Private pilots may qualify with an exclusion rider or extra premium.	Commercial airline pilots may qualify. Private pilots may qualify with an exclusion rider or extra premium.
Hazardous Avocation	Not available.	May be available with extra premium.	May be available with extra premium.
Residence and/or Citizenship	Must be a U.S. resident for the past 3 years. Must be a U.S. citizen or have permanent Visa.	Must be a U.S. resident for the past 3 years. Must be a U.S. citizen or have permanent Visa.	Must be a U.S. resident for the past 3 years. Must be a U.S. citizen or have permanent Visa.
Military	No active duty.	May be on active duty.	May be on active duty.
Foreign Travel	No travel to countries under State Department Advisory.	No travel to countries under State Department Advisory.	No travel to countries under State Department Advisory.

\* Includes the use of nicotine replacement therapy

Condition	Preferred Plus	Preferred	Standard
Alcohol/Drug Abuse Dependency History	No	Yes	Yes
Anxiety	No	No	Yes
Arthritis (rheumatoid)	No	Yes	Yes
Asthma	No	Yes	Yes
Chronic Bronchitis	No	Yes	Yes
Cancer	No	No	Yes
Cardiovascular/Heart Disease	No	No	Yes
Cholesterol Treatment	No	Yes	Yes
Chronic Obstructive Pulmonary Disease	No	Yes	Yes
Crohn's Disease	No	No	Yes
Depression	No	No	Yes
Diabetes Type I	No	No	No
Diabetes Type II	No	No	Yes
Emphysema	No	No	Yes
Epilepsy	No	No	Yes
Hypertension (High Blood Pressure)	No	Yes	Yes
Kidney/Liver Disease (chronic)	No	No	Yes
Melanoma	No	No	Yes
Multiple Sclerosis	No	No	Yes
Sleep Apnea	No	No	Yes
Stroke (including TIA)	No	No	No
Ulcerative Colitis	No	No	Yes
Vascular Disease	No	No	Yes

Issue Age	\$100,000-249,999	\$250,000-499,999	\$500,000-1,000,000
18-30	B	B	C
31-40	B	B	C
41-45	B	B	C
46-50	B	B	C
51-60	C	C	D
61+	C	C	D/E**

A = Non-Medical  
 B = Abbreviated Paramedical, Full Blood Profile w/Urinalysis (B/U), Motor Vehicle Report (MVR)  
 C = Full Paramedical, B/U, MVR  
 D = Full Paramedical, B/U, MVR, Resting EKG  
 E = Full Paramedical, B/U, MVR, Resting EKG, Inspection Report  
 \*\*E for \$1,000,000 only

## Initial Level Premium Term Life Insurance to Age 95 — 10-Year Term

Issue Age	Band 1				Band 1				Band 2				Band 2				Band 3				Band 3			
	Male				Female				Male				Female				Male				Female			
	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST
16	0.24	0.31	0.44	1.70	0.13	0.18	0.27	1.05	0.23	0.29	0.42	1.56	0.12	0.17	0.25	0.97	0.23	0.29	0.42	1.49	0.12	0.17	0.25	0.95
17	0.24	0.31	0.44	1.70	0.13	0.18	0.27	1.05	0.23	0.29	0.42	1.56	0.12	0.17	0.25	0.97	0.23	0.29	0.42	1.49	0.12	0.17	0.25	0.95
18	0.24	0.31	0.44	1.70	0.13	0.18	0.27	1.05	0.23	0.29	0.42	1.56	0.12	0.17	0.25	0.97	0.23	0.29	0.42	1.49	0.12	0.17	0.25	0.95
19	0.25	0.32	0.45	1.74	0.13	0.18	0.27	1.05	0.24	0.30	0.43	1.60	0.12	0.17	0.25	0.98	0.24	0.30	0.43	1.52	0.12	0.17	0.25	0.96
20	0.26	0.33	0.47	1.78	0.13	0.18	0.27	1.06	0.25	0.31	0.45	1.63	0.12	0.17	0.25	0.98	0.25	0.31	0.45	1.56	0.12	0.17	0.25	0.96
21	0.26	0.34	0.49	1.82	0.13	0.19	0.27	1.06	0.25	0.32	0.46	1.67	0.12	0.17	0.26	0.99	0.25	0.32	0.46	1.59	0.12	0.17	0.26	0.97
22	0.27	0.35	0.50	1.87	0.13	0.19	0.27	1.07	0.26	0.33	0.48	1.71	0.12	0.17	0.26	0.99	0.26	0.33	0.48	1.62	0.12	0.17	0.26	0.97
23	0.28	0.36	0.52	1.91	0.13	0.19	0.27	1.07	0.27	0.34	0.49	1.75	0.12	0.17	0.26	1.00	0.27	0.34	0.49	1.66	0.12	0.17	0.26	0.98
24	0.28	0.36	0.53	1.95	0.14	0.20	0.28	1.11	0.27	0.34	0.50	1.78	0.13	0.18	0.27	1.04	0.27	0.34	0.50	1.69	0.13	0.18	0.27	1.02
25	0.29	0.37	0.53	1.99	0.14	0.20	0.29	1.16	0.27	0.35	0.50	1.82	0.13	0.18	0.28	1.08	0.27	0.35	0.50	1.73	0.13	0.18	0.28	1.06
26	0.29	0.37	0.54	2.03	0.15	0.21	0.30	1.20	0.28	0.35	0.51	1.86	0.14	0.19	0.29	1.12	0.28	0.35	0.51	1.77	0.14	0.19	0.29	1.10
27	0.30	0.38	0.54	2.07	0.15	0.21	0.32	1.25	0.28	0.36	0.51	1.89	0.14	0.19	0.30	1.16	0.28	0.36	0.51	1.80	0.14	0.19	0.30	1.14
28	0.30	0.38	0.55	2.11	0.16	0.22	0.33	1.30	0.28	0.36	0.52	1.93	0.15	0.20	0.31	1.21	0.28	0.36	0.52	1.84	0.15	0.20	0.31	1.18
29	0.30	0.38	0.55	2.12	0.16	0.22	0.33	1.31	0.28	0.36	0.52	1.94	0.15	0.20	0.31	1.22	0.28	0.36	0.52	1.85	0.15	0.20	0.31	1.19
30	0.30	0.38	0.55	2.13	0.16	0.22	0.33	1.31	0.28	0.36	0.52	1.95	0.15	0.20	0.31	1.22	0.28	0.36	0.52	1.86	0.15	0.20	0.31	1.19
31	0.31	0.39	0.56	2.14	0.16	0.23	0.34	1.32	0.29	0.37	0.53	1.96	0.15	0.21	0.32	1.23	0.29	0.37	0.53	1.87	0.15	0.21	0.32	1.20
32	0.31	0.39	0.56	2.15	0.16	0.23	0.34	1.32	0.29	0.37	0.53	1.97	0.15	0.21	0.32	1.23	0.29	0.37	0.53	1.88	0.15	0.21	0.32	1.20
33	0.31	0.39	0.56	2.16	0.16	0.23	0.34	1.33	0.29	0.37	0.53	1.98	0.15	0.21	0.32	1.24	0.29	0.37	0.53	1.89	0.15	0.21	0.32	1.21
34	0.35	0.43	0.62	2.38	0.19	0.26	0.38	1.49	0.32	0.41	0.58	2.17	0.18	0.24	0.36	1.39	0.32	0.41	0.58	2.07	0.18	0.24	0.36	1.34
35	0.39	0.48	0.68	2.61	0.22	0.30	0.44	1.68	0.36	0.45	0.64	2.38	0.21	0.28	0.41	1.55	0.36	0.45	0.63	2.27	0.21	0.28	0.41	1.49
36	0.43	0.53	0.74	2.88	0.26	0.35	0.49	1.88	0.41	0.50	0.70	2.62	0.25	0.32	0.46	1.73	0.41	0.50	0.69	2.49	0.25	0.32	0.46	1.66
37	0.48	0.59	0.82	3.16	0.31	0.40	0.56	2.11	0.46	0.56	0.77	2.87	0.29	0.37	0.52	1.93	0.46	0.55	0.75	2.74	0.29	0.37	0.52	1.84
38	0.54	0.66	0.90	3.48	0.36	0.46	0.63	2.37	0.51	0.62	0.85	3.15	0.34	0.43	0.59	2.16	0.51	0.61	0.82	3.00	0.34	0.43	0.59	2.05
39	0.61	0.75	1.01	3.84	0.40	0.51	0.70	2.62	0.57	0.70	0.95	3.48	0.35	0.48	0.66	2.38	0.57	0.68	0.91	3.31	0.35	0.47	0.66	2.26
40	0.69	0.84	1.13	4.24	0.45	0.57	0.78	2.90	0.65	0.78	1.05	3.83	0.36	0.53	0.73	2.62	0.64	0.75	1.00	3.64	0.36	0.52	0.73	2.49
41	0.79	0.95	1.27	4.68	0.50	0.63	0.86	3.20	0.73	0.87	1.17	4.23	0.37	0.60	0.81	2.89	0.71	0.84	1.11	4.02	0.37	0.58	0.81	2.74
42	0.89	1.07	1.43	5.17	0.56	0.70	0.96	3.54	0.82	0.98	1.30	4.67	0.38	0.66	0.90	3.19	0.80	0.93	1.23	4.43	0.38	0.63	0.90	3.01
43	1.01	1.21	1.60	5.71	0.63	0.78	1.06	3.91	0.92	1.10	1.45	5.15	0.39	0.74	1.00	3.51	0.89	1.03	1.36	4.88	0.39	0.70	1.00	3.32
44	1.12	1.33	1.76	6.25	0.72	0.89	1.20	4.39	1.01	1.21	1.59	5.62	0.39	0.79	1.11	3.93	0.97	1.11	1.47	5.32	0.39	0.75	1.10	3.72
45	1.23	1.47	1.93	6.84	0.83	1.02	1.36	4.93	1.11	1.32	1.74	6.14	0.40	0.83	1.23	4.41	1.06	1.21	1.60	5.80	0.40	0.81	1.22	4.16
46	1.36	1.62	2.13	7.49	0.96	1.16	1.55	5.54	1.22	1.45	1.91	6.71	0.50	0.89	1.37	4.94	1.16	1.31	1.73	6.33	0.50	0.87	1.35	4.66
47	1.50	1.79	2.34	8.20	1.10	1.32	1.75	6.22	1.34	1.59	2.09	7.33	0.63	0.94	1.51	5.54	1.26	1.41	1.87	6.90	0.63	0.93	1.49	5.22
48	1.66	1.97	2.57	8.98	1.27	1.51	1.99	6.98	1.47	1.74	2.29	8.00	0.80	1.00	1.68	6.21	1.38	1.53	2.03	7.52	0.80	1.00	1.64	5.85
49	1.82	2.16	2.82	9.79	1.36	1.62	2.14	7.57	1.60	1.90	2.50	8.71	0.89	1.11	1.82	6.73	1.50	1.67	2.23	8.17	0.89	1.10	1.76	6.33
50	2.00	2.37	3.09	10.67	1.47	1.74	2.30	8.22	1.75	2.07	2.73	9.47	0.99	1.23	1.98	7.29	1.63	1.82	2.45	8.88	0.99	1.21	1.89	6.86
51	2.20	2.60	3.39	11.63	1.58	1.87	2.47	8.91	1.91	2.26	2.98	10.31	1.11	1.36	2.15	7.90	1.78	1.98	2.69	9.66	1.11	1.34	2.02	7.43
52	2.41	2.85	3.71	12.68	1.69	2.01	2.65	9.67	2.08	2.47	3.25	11.22	1.24	1.51	2.33	8.56	1.93	2.16	2.96	10.50	1.24	1.47	2.17	8.04
53	2.65	3.13	4.07	13.82	1.82	2.16	2.85	10.49	2.27	2.69	3.55	12.21	1.38	1.67	2.53	9.28	2.10	2.35	3.25	11.41	1.38	1.62	2.33	8.71
54	2.86	3.38	4.42	14.91	1.95	2.32	3.06	11.21	2.44	2.90	3.84	13.15	1.44	1.75	2.72	9.91	2.25	2.52	3.51	12.29	1.44	1.71	2.50	9.29
55	3.08	3.65	4.79	16.08	2.10	2.49	3.29	11.97	2.61	3.12	4.16	14.17	1.50	1.83	2.92	10.58	2.40	2.71	3.79	13.23	1.50	1.80	2.67	9.92
56	3.32	3.95	5.20	17.34	2.25	2.67	3.53	12.79	2.80	3.37	4.50	15.27	1.56	1.92	3.13	11.30	2.57	2.91	4.09	14.25	1.56	1.89	2.87	10.58
57	3.58	4.27	5.64	18.70	2.41	2.87	3.79	13.67	3.01	3.63	4.87	16.45	1.63	2.01	3.36	12.07	2.75	3.13	4.42	15.34	1.63	1.99	3.07	11.29
58	3.86	4.61	6.12	20.17	2.59	3.08	4.07	14.60	3.23	3.91	5.27	17.72	1.70	2.10	3.61	12.89	2.94	3.36	4.77	16.52	1.70	2.10	3.29	12.05
59	4.06	4.88	6.53	21.38	2.85	3.38	4.47	15.72	3.38	4.13	5.61	18.76	1.96	2.42	3.95	13.86	3.07	3.58	5.09	17.48	1.93	2.34	3.60	12.96
60	4.27	5.17	6.97	22.67	3.13	3.72	4.90	16.92	3.54	4.36	5.98	19.86	2.27	2.79	4.32	14.91	3.20	3.82	5.43	18.49	2.20	2.60	3.93	13.93
61	4.50	5.48	7.44	24.03	3.44	4.08	5.38	18.21	3.71	4.60	6.37	21.02	2.62	3.21	4.73	16.04	3.34	4.07	5.80	19.55	2.50	2.90	4.30	14.98
62	4.73	5.81	7.94	25.48	3.78	4.49	5.90	19.60	3.89	4.85	6.78	22.26	3.02	3.70	5.18	17.25	3.48	4.34	6.18	20.68	2.85	3.22	4.70	16.10
63	4.98	6.15	8.47	27.01	4.16	4.93	6.47	21.10	4.07	5.12	7.22	23.56	3.49	4.27	5.67	18.56	3.63	4.63	6.60	21.88	3.24	3.59	5.14	17.31
64	5.48	6.76	9.31	29.15	4.54	5.39	7.07	22.84	4.48	5.63	7.94	25.43	3.81	4.66	6.19	20.09	3.99	5.09	7.26	23.61	3.54	3.92	5.62	18.74
65	6.02	7.44	10.24	31.46	4.96	5.88	7.72	24.72	4.92	6.19	8.73	27.44	4.17	5.10	6.77	21.75	4.39	5.60	7.98	25.48	3.87	4.28	6.13	20.28
66	6.62	8.18	11.26	33.95	5.42	6.43	8.44	26.76	5.41	6.81	9.60	29.61	4.55	5.57	7.39	23.54	4.83	6.16	8.78	27.50	4.22	4.68	6.70	21.96
67	7.28	8.99	12.39	36.64	5.92	7.02	9.21	28.97	5.95	7.49	10.56	31.96	4.97	6.08	8.08	25.48	5.31	6.77	9.65	29.68	4.61	5.11	7.32	

## Initial Level Premium Term Life Insurance to Age 95 — 20-Year Term

Issue Age	Band 1				Band 1				Band 2				Band 2				Band 3				Band 3			
	Male				Female				Male				Female				Male				Female			
	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST
16	0.36	0.50	0.74	2.14	0.24	0.34	0.53	1.55	0.34	0.46	0.70	2.01	0.23	0.31	0.50	1.47	0.34	0.46	0.70	1.98	0.23	0.31	0.50	1.47
17	0.36	0.50	0.74	2.14	0.24	0.34	0.53	1.55	0.34	0.46	0.70	2.01	0.23	0.31	0.50	1.47	0.34	0.46	0.70	1.98	0.23	0.31	0.50	1.47
18	0.36	0.50	0.74	2.14	0.24	0.34	0.53	1.55	0.34	0.46	0.70	2.01	0.23	0.31	0.50	1.47	0.34	0.46	0.70	1.98	0.23	0.31	0.50	1.47
19	0.36	0.50	0.74	2.15	0.24	0.34	0.53	1.56	0.34	0.46	0.70	2.02	0.23	0.31	0.50	1.48	0.34	0.46	0.70	1.99	0.23	0.31	0.50	1.48
20	0.36	0.50	0.75	2.16	0.24	0.34	0.53	1.57	0.34	0.47	0.71	2.03	0.23	0.31	0.50	1.49	0.34	0.47	0.71	2.00	0.23	0.31	0.50	1.49
21	0.37	0.51	0.75	2.18	0.25	0.35	0.54	1.57	0.35	0.47	0.71	2.05	0.23	0.32	0.51	1.49	0.35	0.47	0.71	2.01	0.23	0.32	0.51	1.49
22	0.37	0.51	0.76	2.19	0.25	0.35	0.54	1.58	0.35	0.48	0.72	2.06	0.23	0.32	0.51	1.50	0.35	0.48	0.72	2.02	0.23	0.32	0.51	1.50
23	0.37	0.51	0.76	2.20	0.25	0.35	0.54	1.59	0.35	0.48	0.72	2.07	0.23	0.32	0.51	1.51	0.35	0.48	0.72	2.03	0.23	0.32	0.51	1.51
24	0.38	0.53	0.79	2.28	0.26	0.36	0.56	1.65	0.36	0.50	0.75	2.15	0.24	0.33	0.53	1.57	0.36	0.50	0.75	2.11	0.24	0.33	0.53	1.57
25	0.40	0.55	0.82	2.37	0.27	0.38	0.58	1.71	0.38	0.52	0.78	2.23	0.25	0.35	0.55	1.63	0.38	0.52	0.78	2.19	0.25	0.35	0.55	1.63
26	0.42	0.57	0.85	2.46	0.28	0.39	0.60	1.78	0.39	0.54	0.81	2.32	0.26	0.36	0.57	1.69	0.39	0.54	0.81	2.28	0.26	0.36	0.57	1.69
27	0.43	0.59	0.89	2.55	0.29	0.40	0.63	1.85	0.40	0.56	0.84	2.41	0.27	0.37	0.59	1.75	0.40	0.56	0.84	2.37	0.27	0.37	0.59	1.75
28	0.45	0.61	0.92	2.65	0.30	0.42	0.65	1.92	0.42	0.58	0.87	2.50	0.28	0.39	0.61	1.82	0.42	0.58	0.87	2.46	0.28	0.39	0.61	1.82
29	0.45	0.61	0.92	2.66	0.30	0.42	0.65	1.93	0.42	0.58	0.87	2.51	0.28	0.39	0.61	1.83	0.42	0.58	0.87	2.47	0.28	0.39	0.61	1.83
30	0.45	0.62	0.93	2.68	0.30	0.42	0.66	1.94	0.42	0.58	0.88	2.52	0.28	0.39	0.62	1.84	0.42	0.58	0.88	2.48	0.28	0.39	0.62	1.84
31	0.46	0.62	0.93	2.69	0.31	0.43	0.66	1.95	0.43	0.59	0.88	2.54	0.29	0.40	0.62	1.85	0.43	0.59	0.88	2.50	0.29	0.40	0.62	1.85
32	0.46	0.63	0.94	2.71	0.31	0.43	0.67	1.96	0.43	0.59	0.89	2.55	0.29	0.40	0.63	1.86	0.43	0.59	0.89	2.51	0.29	0.40	0.63	1.86
33	0.46	0.63	0.94	2.72	0.31	0.43	0.67	1.97	0.43	0.59	0.89	2.56	0.29	0.40	0.63	1.87	0.43	0.59	0.89	2.52	0.29	0.40	0.63	1.87
34	0.51	0.70	1.04	2.96	0.35	0.48	0.75	2.17	0.48	0.65	0.98	2.78	0.33	0.45	0.71	2.05	0.48	0.65	0.98	2.73	0.33	0.45	0.71	2.04
35	0.57	0.77	1.15	3.21	0.40	0.55	0.84	2.38	0.54	0.73	1.09	3.01	0.38	0.51	0.79	2.25	0.54	0.73	1.09	2.95	0.38	0.51	0.79	2.23
36	0.64	0.86	1.27	3.49	0.46	0.61	0.94	2.62	0.60	0.80	1.20	3.27	0.43	0.58	0.89	2.47	0.60	0.80	1.20	3.19	0.43	0.58	0.89	2.44
37	0.71	0.95	1.40	3.80	0.52	0.69	1.05	2.88	0.67	0.89	1.33	3.54	0.49	0.65	1.00	2.71	0.67	0.89	1.33	3.45	0.49	0.65	1.00	2.66
38	0.79	1.05	1.55	4.13	0.59	0.78	1.18	3.17	0.75	0.99	1.47	3.84	0.56	0.74	1.12	2.97	0.75	0.99	1.47	3.73	0.56	0.74	1.12	2.91
39	0.87	1.15	1.70	4.54	0.64	0.85	1.28	3.49	0.83	1.09	1.61	4.22	0.58	0.81	1.22	3.26	0.83	1.09	1.60	4.09	0.58	0.81	1.22	3.19
40	0.96	1.26	1.86	5.00	0.69	0.94	1.40	3.84	0.91	1.19	1.76	4.63	0.61	0.89	1.33	3.58	0.91	1.19	1.75	4.48	0.61	0.89	1.33	3.49
41	1.06	1.38	2.03	5.50	0.74	1.03	1.52	4.23	1.00	1.31	1.92	5.08	0.63	0.97	1.44	3.93	1.00	1.31	1.91	4.91	0.63	0.97	1.44	3.82
42	1.16	1.51	2.22	6.05	0.80	1.12	1.65	4.66	1.10	1.43	2.10	5.58	0.66	1.06	1.57	4.32	1.10	1.43	2.09	5.38	0.66	1.06	1.57	4.18
43	1.28	1.66	2.43	6.66	0.86	1.23	1.80	5.13	1.21	1.57	2.30	6.13	0.69	1.16	1.71	4.74	1.21	1.57	2.28	5.90	0.69	1.16	1.71	4.58
44	1.42	1.84	2.70	7.26	0.97	1.36	2.00	5.65	1.35	1.74	2.55	6.68	0.69	1.24	1.90	5.21	1.34	1.74	2.51	6.42	0.69	1.24	1.89	5.03
45	1.58	2.05	3.00	7.92	1.09	1.51	2.22	6.22	1.50	1.94	2.82	7.27	0.70	1.33	2.10	5.73	1.49	1.92	2.77	6.98	0.70	1.33	2.08	5.52
46	1.76	2.28	3.33	8.63	1.23	1.68	2.47	6.86	1.67	2.15	3.12	7.92	0.81	1.42	2.33	6.30	1.66	2.13	3.06	7.59	0.81	1.42	2.30	6.06
47	1.95	2.53	3.70	9.41	1.38	1.86	2.74	7.55	1.85	2.39	3.45	8.62	0.95	1.52	2.58	6.93	1.84	2.36	3.37	8.26	0.95	1.52	2.54	6.66
48	2.17	2.81	4.11	10.26	1.56	2.06	3.05	8.32	2.06	2.65	3.82	9.39	1.10	1.62	2.86	7.62	2.05	2.61	3.72	8.98	1.10	1.62	2.80	7.31
49	2.40	3.11	4.53	11.15	1.71	2.26	3.33	8.95	2.27	2.92	4.20	10.20	1.28	1.84	3.11	8.19	2.25	2.87	4.08	9.75	1.28	1.83	3.04	7.85
50	2.66	3.44	5.00	12.11	1.88	2.47	3.63	9.62	2.51	3.22	4.62	11.07	1.49	2.08	3.39	8.80	2.48	3.15	4.48	10.58	1.49	2.06	3.31	8.43
51	2.95	3.80	5.51	13.16	2.07	2.70	3.96	10.34	2.77	3.55	5.09	12.02	1.74	2.36	3.69	9.46	2.72	3.46	4.92	11.48	1.73	2.33	3.59	9.05
52	3.26	4.20	6.08	14.29	2.27	2.96	4.33	11.12	3.05	3.91	5.60	13.05	2.03	2.68	4.01	10.16	2.99	3.80	5.40	12.47	2.01	2.63	3.90	9.72
53	3.61	4.65	6.70	15.53	2.50	3.24	4.72	11.96	3.37	4.31	6.16	14.17	2.36	3.04	4.37	10.92	3.29	4.18	5.93	13.53	2.34	2.97	4.24	10.44
54	4.00	5.15	7.40	16.86	2.73	3.53	5.13	12.85	3.73	4.76	6.79	15.38	2.57	3.30	4.74	11.73	3.63	4.61	6.53	14.69	2.54	3.22	4.59	11.21
55	4.44	5.70	8.16	18.30	2.98	3.84	5.57	13.80	4.12	5.26	7.49	16.70	2.79	3.59	5.14	12.60	4.01	5.08	7.19	15.94	2.75	3.49	4.97	12.04
56	4.92	6.30	9.01	19.87	3.25	4.19	6.06	14.83	4.56	5.81	8.26	18.14	3.04	3.90	5.58	13.53	4.42	5.60	7.92	17.30	2.98	3.79	5.39	12.92
57	5.46	6.98	9.95	21.57	3.55	4.56	6.58	15.93	5.04	6.42	9.11	19.69	3.31	4.23	6.06	14.53	4.88	6.18	8.73	18.78	3.24	4.10	5.84	13.88
58	6.05	7.72	10.98	23.42	3.87	4.97	7.15	17.11	5.58	7.09	10.04	21.38	3.60	4.60	6.57	15.61	5.38	6.81	9.61	20.39	3.51	4.45	6.32	14.90
59	6.64	8.47	12.05	25.27	4.21	5.41	7.79	18.41	6.12	7.78	11.02	23.07	3.92	5.01	7.16	16.80	5.90	7.47	10.54	22.00	3.82	4.85	6.88	16.04
60	7.28	9.29	13.22	27.26	4.59	5.90	8.48	19.82	6.72	8.54	12.09	24.89	4.27	5.46	7.79	18.08	6.48	8.20	11.57	23.73	4.16	5.28	7.50	17.26

## Initial Level Premium Term Life Insurance to Age 95 — 30-Year Term

Issue Age	Band 1				Band 1				Band 2				Band 2				Band 3				Band 3						
	Male				Female				Male				Female				Male				Female						
	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT	ST	SPNT	PNT	SNT
16	0.70	0.92	1.35	3.54	0.50	0.67	1.00	2.78	0.66	0.87	1.28	3.29	0.47	0.63	0.94	2.60	0.66	0.87	1.28	3.19	0.47	0.63	0.94	2.54			
17	0.70	0.92	1.35	3.54	0.50	0.67	1.00	2.78	0.66	0.87	1.28	3.29	0.47	0.63	0.94	2.60	0.66	0.87	1.28	3.19	0.47	0.63	0.94	2.54			
18	0.70	0.92	1.35	3.54	0.50	0.67	1.00	2.78	0.66	0.87	1.28	3.29	0.47	0.63	0.94	2.60	0.66	0.87	1.28	3.19	0.47	0.63	0.94	2.54			
19	0.70	0.92	1.36	3.56	0.50	0.67	1.01	2.79	0.66	0.88	1.29	3.31	0.47	0.63	0.95	2.61	0.66	0.88	1.29	3.21	0.47	0.63	0.95	2.55			
20	0.71	0.93	1.37	3.58	0.51	0.68	1.01	2.81	0.67	0.88	1.30	3.33	0.47	0.64	0.95	2.63	0.67	0.88	1.30	3.23	0.47	0.64	0.95	2.57			
21	0.71	0.93	1.37	3.59	0.51	0.68	1.02	2.82	0.67	0.89	1.30	3.34	0.48	0.64	0.96	2.64	0.67	0.89	1.30	3.24	0.48	0.64	0.96	2.58			
22	0.72	0.94	1.38	3.61	0.52	0.69	1.02	2.84	0.68	0.89	1.31	3.36	0.48	0.65	0.96	2.66	0.68	0.89	1.31	3.26	0.48	0.65	0.96	2.60			
23	0.72	0.94	1.39	3.63	0.52	0.69	1.03	2.85	0.68	0.90	1.32	3.38	0.48	0.65	0.97	2.67	0.68	0.90	1.32	3.28	0.48	0.65	0.97	2.61			
24	0.75	0.98	1.44	3.77	0.54	0.72	1.07	2.96	0.71	0.93	1.37	3.51	0.50	0.67	1.01	2.77	0.71	0.93	1.37	3.41	0.50	0.67	1.01	2.71			
25	0.78	1.02	1.50	3.92	0.56	0.74	1.11	3.07	0.73	0.97	1.42	3.64	0.52	0.70	1.05	2.88	0.73	0.97	1.42	3.54	0.52	0.70	1.05	2.81			
26	0.81	1.06	1.56	4.07	0.58	0.77	1.15	3.19	0.76	1.00	1.48	3.78	0.54	0.73	1.09	2.99	0.76	1.00	1.48	3.67	0.54	0.73	1.09	2.92			
27	0.84	1.10	1.62	4.23	0.60	0.80	1.19	3.31	0.79	1.04	1.53	3.93	0.57	0.75	1.13	3.11	0.79	1.04	1.53	3.81	0.57	0.75	1.13	3.03			
28	0.87	1.14	1.68	4.39	0.62	0.83	1.24	3.44	0.82	1.08	1.59	4.08	0.59	0.78	1.17	3.23	0.82	1.08	1.59	3.96	0.59	0.78	1.17	3.15			
29	0.87	1.15	1.69	4.41	0.62	0.83	1.25	3.46	0.82	1.09	1.60	4.10	0.59	0.78	1.18	3.25	0.82	1.09	1.60	3.98	0.59	0.78	1.18	3.17			
30	0.88	1.15	1.70	4.43	0.63	0.84	1.25	3.48	0.83	1.09	1.61	4.12	0.59	0.79	1.18	3.26	0.83	1.09	1.61	4.00	0.59	0.79	1.18	3.18			
31	0.88	1.16	1.70	4.46	0.63	0.84	1.26	3.49	0.83	1.10	1.61	4.14	0.60	0.79	1.19	3.28	0.83	1.10	1.61	4.02	0.60	0.79	1.19	3.20			
32	0.89	1.16	1.71	4.48	0.64	0.85	1.26	3.51	0.84	1.10	1.62	4.16	0.60	0.80	1.19	3.29	0.84	1.10	1.62	4.04	0.60	0.80	1.19	3.21			
33	0.89	1.17	1.72	4.50	0.64	0.85	1.27	3.53	0.84	1.11	1.63	4.18	0.60	0.80	1.20	3.31	0.84	1.11	1.63	4.06	0.60	0.80	1.20	3.23			
34	0.99	1.30	1.91	4.92	0.71	0.94	1.40	3.87	0.94	1.23	1.81	4.56	0.67	0.89	1.33	3.62	0.94	1.23	1.80	4.42	0.67	0.89	1.33	3.53			
35	1.11	1.45	2.12	5.37	0.80	1.05	1.55	4.25	1.05	1.37	2.01	4.98	0.75	0.99	1.47	3.96	1.05	1.37	1.99	4.82	0.75	0.99	1.47	3.85			
36	1.24	1.61	2.36	5.87	0.89	1.17	1.72	4.66	1.17	1.53	2.23	5.43	0.84	1.10	1.63	4.34	1.17	1.53	2.20	5.25	0.84	1.10	1.63	4.21			
37	1.38	1.79	2.62	6.42	0.99	1.30	1.90	5.11	1.31	1.70	2.47	5.92	0.94	1.22	1.80	4.74	1.31	1.70	2.43	5.72	0.94	1.22	1.80	4.60			
38	1.54	1.99	2.91	7.01	1.11	1.44	2.10	5.61	1.46	1.89	2.74	6.46	1.05	1.36	1.99	5.19	1.46	1.89	2.69	6.23	1.05	1.36	1.99	5.02			
39	1.71	2.21	3.22	7.62	1.22	1.59	2.32	6.09	1.62	2.09	3.02	7.01	1.09	1.50	2.19	5.63	1.62	2.08	2.96	6.76	1.09	1.50	2.18	5.44			
40	1.90	2.45	3.56	8.27	1.34	1.75	2.55	6.61	1.80	2.31	3.33	7.62	1.13	1.65	2.41	6.10	1.79	2.29	3.26	7.33	1.13	1.65	2.39	5.89			
41	2.10	2.72	3.94	8.99	1.48	1.93	2.81	7.17	1.99	2.56	3.68	8.27	1.17	1.82	2.65	6.61	1.98	2.53	3.58	7.95	1.17	1.81	2.61	6.37			
42	2.33	3.01	4.36	9.77	1.63	2.12	3.10	7.79	2.21	2.83	4.05	8.98	1.21	2.01	2.91	7.17	2.19	2.79	3.94	8.62	1.21	2.00	2.86	6.90			
43	2.59	3.34	4.82	10.61	1.79	2.34	3.42	8.45	2.45	3.13	4.47	9.75	1.25	2.22	3.20	7.77	2.42	3.07	4.34	9.35	1.25	2.20	3.13	7.47			
44	2.87	3.69	5.31	11.46	1.99	2.59	3.77	9.18	2.71	3.45	4.91	10.53	1.25	2.24	3.52	8.43	2.66	3.38	4.76	10.10	1.25	2.22	3.43	8.10			
45	3.18	4.08	5.84	12.38	2.20	2.86	4.15	9.96	2.99	3.81	5.40	11.37	1.26	2.25	3.87	9.16	2.93	3.71	5.23	10.90	1.26	2.24	3.77	8.79			
46	3.52	4.51	6.43	13.37	2.45	3.16	4.58	10.82	3.30	4.20	5.94	12.28	1.44	2.27	4.26	9.94	3.23	4.08	5.74	11.77	1.44	2.26	4.13	9.54			
47	3.90	4.99	7.08	14.44	2.71	3.50	5.05	11.75	3.64	4.63	6.53	13.27	1.66	2.28	4.68	10.79	3.55	4.48	6.30	12.71	1.66	2.28	4.53	10.34			
48	4.32	5.51	7.79	15.59	3.01	3.87	5.56	12.76	4.02	5.10	7.18	14.33	1.90	2.30	5.15	11.71	3.91	4.93	6.91	13.72	1.90	2.30	4.97	11.22			
49	4.77	6.06	8.54	16.79	3.31	4.24	6.07	13.66	4.43	5.61	7.87	15.44	2.25	2.75	5.62	12.54	4.30	5.41	7.57	14.79	2.24	2.74	5.42	12.02			
50	5.26	6.67	9.36	18.08	3.63	4.65	6.63	14.63	4.87	6.16	8.62	16.65	2.68	3.30	6.13	13.44	4.73	5.94	8.29	15.95	2.64	3.25	5.91	12.88			

# 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™



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## **Royal Neighbors of America**

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