

**A Fraternal Benefit Society
Incorporated in 1895**



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

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Please check the box for each rider applied for.

**Accelerated Gross Death Benefit Rider – Terminal Illness
Rider Disclosure Statement**

The rider provides prepayment, to the Owner, a portion of the Death Benefit of the Certificate to which the rider is attached when Royal Neighbors receives written proof that the Insured has been certified by a Physician as having a Terminal Illness pursuant to the terms of the rider. There is no premium or cost of insurance charged for the rider.

IMPORTANT NOTICE

This is a life insurance rider providing for an accelerated gross death benefit payment of the certificate to which it is attached. Payment of an accelerated gross death benefit will result in a reduction of the gross death benefit and cash, loan or accumulation values of the certificate and either premiums or cost of insurance charges, as applicable.

Although the payments made under this rider are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code, as amended, receipt of accelerated gross death benefits may be taxable or may affect the owners' eligibility for benefits under state or federal law. The owner should consult with her or his personal tax advisor and social service agencies before requesting accelerated death benefits under this rider.

Royal Neighbors will pay the accelerated benefit, at the Owner's request, subject to the provisions of the rider, if the Insured is diagnosed as having a Terminal Illness. A Terminal Illness is an illness or physical injury, certified by a Physician, which is reasonably expected to result in a drastically limited life span for the Insured. The Terminal Illness cannot be the result of an intentional self-inflicted injury.

Upon written request by the Owner of the certificate, Royal Neighbors will pay an accelerated death benefit described below, subject to the limitation and requirements outlined in the Accelerated Gross Death Benefit Rider. Any assignee or irrevocable beneficiary must consent before Royal Neighbors pays an accelerated death benefit.

The Owner may request an acceleration of a portion of the death benefit in an amount not to exceed the lesser of 90% of the eligible coverage or \$450,000. Amounts accelerated under this rider and other accelerated benefit rider issued by Royal Neighbors covering the Insured will count toward that maximum.

Any accidental death coverage provided in the Certificate or by a rider, if any, will not be affected by the payment of the accelerated benefit under the rider.

A \$250 Administrative Fee will be charged at time of acceleration

The following charts show the effect of an accelerated benefit payment for both a Universal and Whole Life Insurance Certificate. The examples shown are illustrative only and are not intended to show actual values.

Universal Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 90%	\$90,000.00	Death Benefit	\$10,000.00
Cash Value	\$7,704.24			Cash Value	\$770.42
Loan Balance	\$1,200.00			Loan Balance	\$120.00
Monthly Deduction	\$27.99			Monthly Deduction	\$13.32
		Less Acceleration Discount	\$2,860.00		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$1,080.00		
		Net Payment to Owner	\$85,810.00		

Whole Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 90%	\$90,000.00	Death Benefit	\$10,000.00
Cash Value	\$13,887.00			Cash Value	\$1,388.70
Loan Balance	\$12,000.00			Loan Balance	\$1,200.00
Annualized Premium	\$2,272.00			Annualized Premium	\$272.20
		Less Acceleration Discount	\$2,860.00		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$10,800.00		
		Net Payment to Owner	\$76,090.00		

**☐ Accelerated Gross Death Benefit Rider – Chronic Illness
Rider Disclosure Statement**

The rider provides prepayment, to the Owner, a portion of the Death Benefit of the Certificate to which the rider is attached when Royal Neighbors receives written proof that the Insured has been certified by a Licensed Health Care Practitioner as having a Chronic Illness pursuant to the terms of the rider. There is no premium or cost of insurance charged for the rider.

IMPORTANT NOTICE

This is a life insurance rider providing for an accelerated gross death benefit payment of the Certificate to which it is attached. Payment of an accelerated gross death benefit will result in a reduction of the gross death benefit and cash, loan, or accumulation values of the certificate and either premiums or cost of insurance charges, as applicable.

Although the payments made under this rider are intended to qualify for favorable tax treatment under Section 101(g) and 7702B of the Internal Revenue Code, as amended, receipt of accelerated gross death benefits may be taxable or may affect the owners' eligibility for benefits under state or federal law. The Owner should consult with her or his personal tax advisor and social service agencies before requesting accelerated death benefits under this rider.

Royal Neighbors will pay the accelerated benefit, at the Owner's request, subject to the provisions of the rider, if the Insured is diagnosed as having a Chronic Illness. A Chronic Illness is a disease, injury or condition causing an individual to be reasonably determined to be permanently:

- 1) Unable to perform 2 or more Activities of daily living (without substantial assistance of another individual) for a period of at least 90 days due to loss of functional capacity, or
- 2) Requiring an individual to need Substantial Supervision to protect the individual from threats to health or safety due to Severe Cognitive Impairment.

Upon written request by the Owner of the certificate, Royal Neighbors will pay an accelerated death benefit described below, subject to the limitation and requirements outlined in the Accelerated Gross Death Benefit Rider. Any assignee or irrevocable beneficiary must consent before Royal Neighbors pays an accelerated death benefit.

The Owner may request an acceleration of a portion of the death benefit in an amount not to exceed the lesser of 80% of the eligible coverage or \$400,000. Amounts accelerated under this rider and any other accelerated benefit rider issued by Royal Neighbors covering the Insured will count toward that maximum.

Any accidental death coverage provided in the Certificate or by a rider, if any, will not be affected by the payment of the accelerated benefit under the rider.

A \$250 Administrative Fee will be charged at time of acceleration.

The following charts show the effect of an accelerated benefit payment for both a Universal and a Whole Life Insurance Certificate. The examples shown are illustrative only and are not intended to show actual values.

Universal Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$125,000.00	Acceleration Percentage 80%	\$100,000.00	Death Benefit	\$25,000.00
Cash Value	\$17,083.34			Cash Value	\$3,416.67
Loan Balance	\$12,000.00			Loan Balance	\$2,400.00
Monthly Deduction	\$71.95			Monthly Deduction	\$65.32
		Less Acceleration Discount	\$15,042.16		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$9,600.00		
		Net Payment to Owner	\$75,107.84		

Whole Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$125,000.00	Acceleration Percentage 80%	\$100,000.00	Death Benefit	\$25,000.00
Cash Value	\$19,005.00			Cash Value	\$3,801.00
Loan Balance	\$12,000.00			Loan Balance	\$2,400.00
Annualized Premium	\$2,951.88			Annualized Premium	\$632.16
		Less Acceleration Discount	\$15,042.16		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$9,600.00		
		Net Payment to Owner	\$75,107.84		

**Accelerated Gross Death Benefit Rider – Critical Illness
Rider Disclosure Statement**

The rider provides prepayment, to the Owner, a portion of the Death Benefit of the Certificate to which the rider is attached when Royal Neighbors receives written proof that the Insured had been certified by a Physician as having a Critical Illness pursuant to the terms of the rider. There is no premium or cost of insurance charged for the rider.

IMPORTANT NOTICE

This is a life insurance rider providing for an accelerated gross death benefit payment of the Certificate to which it is attached. Payment of an accelerated gross death benefit will result in a reduction of the gross death benefit and cash, loan or accumulation values of the certificate and either premiums or cost of insurance charges, as applicable.

Choosing this rider may affect the Owner's eligibility for high deductible health insurance plans. The Owner should consult with her or his personal tax advisor and social service agencies before requesting accelerated death benefits under this rider.

Royal Neighbors will pay the accelerated benefit, at the Owner's request, subject to the provisions of the rider, if the Insured is diagnosed as having a Critical Illness. A Critical Illness is defined in the rider as one or more of the following:

1. Cancer
2. Heart Attack
3. Stroke
4. Paralysis
5. End Stage Renal Failure
6. Major Organ Transplant

Upon written request by the Owner of the Certificate, Royal Neighbors will pay an accelerated death benefit described below, subject to the limitation and requirements outlined in the Accelerated Gross Death Benefit Rider. Any assignee or irrevocable beneficiary must consent before Royal Neighbors pays an accelerated death benefit.

The Owner may request an acceleration of a portion of the death benefit in an amount not to exceed the lesser of 25% of the eligible coverage or \$100,000. Amounts accelerated under this rider and any other accelerated benefit rider issued by Royal Neighbors covering the Insured will count toward that maximum.

Any accidental death coverage provided in the Certificate or by a rider, if any, will not be affected by the payment of the accelerated benefit under the rider.

A \$250 Administrative Fee will be charged at time of acceleration.

The following charts show the effect of an accelerated benefit payment for a both a Universal Insurance and a Whole Certificate. The examples shown are illustrative only and are not intended to show actual values.

Universal Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 25%	\$25,000.00	Death Benefit	\$75,000.00
Cash Value	\$13,431.17			Cash Value	\$10,073.38
Loan Balance	\$12,000.00			Loan Balance	\$9,000.00
Monthly Deduction	\$59.15			Monthly Deduction	\$50.93
		Less Acceleration Discount	\$15,799.27		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$3,000.00		
		Net Payment to Owner	\$5,950.73		

Whole Life					
Before Acceleration		Requested Acceleration		After Acceleration	
Death Benefit	\$100,000.00	Acceleration Percentage 25%	\$25,000.00	Death Benefit	\$75,000.00
Cash Value	\$15,204.00			Cash Value	\$11,403.00
Loan Balance	\$12,000.00			Loan Balance	\$9,000.00
Annualized Premium	\$2,371.92			Annualized Premium	\$1,792.08
		Less Acceleration Discount	\$15,799.27		
		Less Administrative Fee	\$250.00		
		Less Accelerated Loan Balance	\$3,000.00		
		Net Payment to Owner	\$5,950.73		

I acknowledge that I have received and read this disclosure statement which has been furnished to me on this date.

Proposed Insured Signature _____ Date _____

Proposed Owner Signature _____ Date _____

Agent Signature _____ Date _____