

We are  
Royal Neighbors of America®

We are  
Insurance with a Difference<sup>SM</sup>



Royal Neighbors is a unique provider of life insurance and annuities whose mission is to protect women financially and empower them to improve their lives, families and communities. Royal Neighbors was founded as a membership organization in 1895 by nine women who recognized the need to insure the lives of women and children.

**Our members are eligible for many member savings<sup>1</sup>** opportunities that will help them save on prescriptions, dental, hearing and eye care as well as legal services. Many of these savings can be used by everyone in the household.



Volunteers packing meals for their community.



Volunteers participating at a community gardening event.

### MEMBERS HAVE ACCESS TO:

- Scholarships
- Grants
- Savings Programs

<sup>1</sup> Member savings are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed. Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership savings opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member savings opportunities are available at no extra cost and administered by a third party.



Members volunteering at a Difference Maker Fund event in Guthrie Center, Iowa.

## INSURANCE AND ANNUITY PRODUCTS FOR EACH STAGE OF LIFE

### Life Insurance

- Term Life
- Whole Life
- Single Issue Whole Life
- Simplified Premium Whole Life
- Graded Death Benefit Whole Life
- Universal Life

### Annuities

- Single Premium Immediate Annuity
- Single Premium Deferred Annuities
- Flexible Premium Deferred Annuity



**INSURING LIVES**  
**SUPPORTING WOMEN**  
**SERVING COMMUNITIES<sup>SM</sup>**

Home Office - 230 16th Street, Rock Island, Illinois 61201  
 (800) 627-4762 | [www.royalneighbors.org](http://www.royalneighbors.org)

## FINANCIAL STRENGTH

**\$1B**  
Assets



**\$194M**  
certificateholders'  
surplus  
**Surplus**



**A.M. Best Rating<sup>2</sup>**  
**A- excellent**  
 4th highest out of 15 for  
 overall financial strength

<sup>2</sup> Royal Neighbors is rated A- Excellent (4th-highest out of 15) by the A.M. Best Company for overall financial strength and ability to meet ongoing obligations to certificateholders.  
 As of December 31, 2017.