"INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES"

Royal Neighbors of America
230 16th Street
Rock Island, IL 61201
(800) 627-4762
A Fraternal Benefit Society

Mail Certificate to: ❑ Agent ❑ Owner

PART 1

Application for Individual Single Premium Whole Life Insurance

SECTION 1 – Proposed Insured

Name ______ Street ______
City ______ State ______ ZIP ______
Phone number (____) ______ Identification:
DOB ______ ❑ U.S. driver's license ❑ Government issued ID
SSN/Tax ID ______ ID number ______
Marital status ❑ S ❑ M ❑ W ❑ D Sex ❑ M ❑ F ID issuer ______
State/Country of birth ______ Email address ______
Are you a U.S. citizen? ❑ Yes ❑ No If No, are you a legal U.S. resident (Green Card)? ❑ Yes ❑ No
Do you wish to designate another person (secondary addressee) to receive copies of any premium lapse notices? ❑ Yes ❑ No
Name ______ Address ______ Phone (   ) ______

SECTION 2 – Other Insurance

1. EXISTING or APPLIED FOR INSURANCE
Does the Proposed Insured have any existing life insurance *(L)* or annuity *(A)* contracts with this or any other company? ❑ Yes ❑ No
IF YES, complete and submit state replacement forms, if required, with this application.

2. REPLACEMENT
In connection with this application, has there been, or will there be, with this or any other company any: surrender transaction; loan; withdrawal; lapse; reduction or redirection of premium/consideration; or change transaction *(except conversions),* involving an annuity or other life insurance? ❑ Yes ❑ No
If Yes, complete and submit a replacement questionnaire **AND** any other state required replacement forms with this application.

SECTION 3 – Proposed Owner*

*** Complete if Proposed Owner is other than Proposed Insured**

Sex ❑ M ❑ F Relationship to Proposed Insured ______
Name ______ Email address ______
Street ______ Identification:
City ______ State ______ ZIP ______ ❑ U.S. driver's license ❑ Government issued ID
SSN/Tax ID ______ ID number ______
Phone number (   ) ______ DOB ______ ID issuer ______
Are you a U.S. citizen? ❑ Yes ❑ No If No, are you a legal U.S. resident (Green Card)? ❑ Yes ❑ No

SECTION 4 – Beneficiary*(ies)*

Multiple Beneficiaries will receive an equal percentage of proceeds per capita unless otherwise instructed.

☒ **PRIMARY**
Name ______
Street ______
City ______ State ______ ZIP ______
DOB ______ SSN/Tax ID ______
Relationship to Proposed Insured ______
Percent of proceeds ______%

❑ **PRIMARY** ❑ **CONTINGENT**
Name ______
Street ______
City ______ State ______ ZIP ______
DOB ______ SSN/Tax ID ______
Relationship to Proposed Insured ______
Percent of proceeds ______%

SECTION 5 – Information Regarding Insurance Applied for

1. ☒ **SINGLE PREMIUM WHOLE LIFE**

2. SINGLE PREMIUM –
❑ Cash with application ....$ ______
❑ Cash to be received before issue ....$ ______
❑ Funds from §1035 Exchange ....$ ______
(from existing life contract only)

3. ESTIMATED FACE AMOUNT .... $ ______

4. RIDERS
☒ Accelerated Death Benefit - Terminal Illness ***(to remove, strike through and Proposed Owner initial here ______.)***
❑ Accelerated Death Benefit - Chronic Illness
(Choosing this rider may affect eligibility for Gov't Programs)
❑ Accelerated Death Benefit - Critical Illness
(Choosing this rider may affect eligibility for HDP)

5. DIVIDEND OPTION
❑ Paid in cash
❑ Left on deposit to accumulate at interest

SECTION 6 – Financial Questions

Has the Proposed Insured or Proposed Owner:

1. Entered into any agreement or arrangement providing for the future sale (in the next 5 years) of the insurance Certificate applied for in this application? ❑ Yes ❑ No

2. Entered into any agreement or arrangement where someone else will pay some or all of the premium, or the Proposed Insured or Proposed Owner will receive financing or a loan, including forgivable loans, to pay some or all of the premium, costs or other expenses associated with this loan? ❑ Yes ❑ No

3. Entered into any agreement either orally or in writing by which you are to receive any form of consideration in exchange for procuring the insurance Certificate applied for? ❑ Yes ❑ No

Financial Information: (Please initial box if you do not want to disclose information)

Annual Gross Income $ ______

Liquid assets (e.g. checking account, savings account, CDs) $ ______

Source of Funds to Pay Single Premium (e.g. savings): ______

Available Funds:

Do you have sufficient cash or other liquid funds for living expenses and emergencies, such as unexpected medical expenses, in addition to the money you plan to use to purchase this life insurance. ❑ Yes ❑ No

PART 2

SECTION 1 – Proposed Insured Physician Information

Provide name and address of primary physician, practitioner, or health care facility who can provide the most complete and up-to-date information concerning the present health of the Proposed Insured:

Physician name ______ Name of practice/clinic ______

Street ______ City, State, ZIP ______

Phone number (   ) ______ Fax number (   ) ______

SECTION 2 – Proposed Insured Medical Information

1. Height (ft. & in.) ______ Weight (lbs.) ______
2. In the past 12 months has the Proposed Insured used any product containing tobacco and/or nicotine? ❑ Yes ❑ No
3. In the past 12 months has the Proposed Insured:
   a. been recommended or had any surgery or diagnostic testing by a medical professional which has not been completed or for which the results have not been received? ❑ Yes ❑ No
   b. been confined to a wheelchair, used oxygen to assist breathing, or hospitalized or in a medical or a long term care facility? ❑ Yes ❑ No
4. Within the past 5-years has a member of the medical profession diagnosed the Proposed Insured as having, treated, or advised to seek treatment for, or prescribed medication for:
   a. cancer, diabetes, stroke or any disease or disorder of the heart, circulatory, respiratory, kidney, liver, brain or nervous system? ❑ Yes ❑ No
   b. Brain, mental or emotional nervous disorder; dementia, Alzheimer's, eye disorder; epilepsy, seizures, paralysis; depression; anxiety; or any other disease or disorder of the nervous system? ❑ Yes ❑ No
   c. Arthritis; loss of limb, or deformity; disorder of bone, joint, muscle, back, or spine; lupus, connective tissue disorder; or any other disorder of the musculoskeletal system? ❑ Yes ❑ No
5. Within the past 5-years has the Proposed Insured:
   a. used narcotics, barbiturates, amphetamines, hallucinogens, heroin, cocaine, or other habit forming drugs, except as prescribed by a physician? ❑ Yes ❑ No
   b. received medical treatment or counseling for, or been advised by a physician to discontinue, the use of alcohol or prescribed or non-prescribed drugs? ❑ Yes ❑ No
6. Has the Proposed Insured been tested positive for exposure to the HIV infection or been diagnosed as having ARC or AIDS caused by the HIV infection or other sickness or condition derived from such infection? ❑ Yes ❑ No

For questions 3 through 5, please circle the applicable item(s) in each question above and provide details to all YES answers below.

Question #	Name of Physician/Address	Illness Date/Duration	Diagnosis/Medications/Treatments

Additional Information:

Corrections and Amendments (For Home Office Use Only)

Agreement/Acknowledgement

Agreement/Disclosure: I have read this application for life insurance including any amendments and supplements and, to the best of my knowledge and belief, all statements are true and complete. I also agree that:

- My statements in this application and any amendment(s), paramedical/medical exam, and supplement(s) are the basis of any certificate issued and will be attached to and, along with the articles of incorporation and bylaws of Royal Neighbors of America (Royal Neighbors), become part of the new Certificate.
- No information will be deemed to have been given to Royal Neighbors unless it is stated in this application and amendment(s), paramedical/medical exam, and any supplement(s).
- Only authorized officers of Royal Neighbors may: a) make or change any contract of insurance; b) make a binding promise about insurance; or c) change or waive any term of an application, receipt, or Certificate.
- Corrections, additions, or changes to this application may be made by Royal Neighbors. Any such changes will be shown under "Corrections and Amendments." Acceptance of a certificate issued with such changes will constitute acceptance of the changes. No change will be made in classification (including age at issue), plan, amount, health questions, or benefits for administrative purposes, unless agreed to in writing by the Applicant.
- If not a current member, I, the Proposed Insured, hereby apply to become a member of Royal Neighbors as indicated by my signature on page 4. As a member, I agree to uphold the principles of Faith, Unselfishness, Courage, Endurance, and Humility upon which Royal Neighbors was founded more than 120 years ago.
- **The type of insurance product I am purchasing has characteristics which generally require treatment as a Modified Endowment contract (MEC). I have received information regarding MEC's and understand that if the transaction now pending with respect to my life insurance Certificate becomes a MEC, it may result in future tax liability for me.**

Authorization

I, the Proposed Insured, hereby authorize any licensed physician, medical practitioner, hospital, clinic, laboratory, pharmacy, pharmacy benefit manager, or other medical facility, insurance or reinsurance company, MIB, Inc., consumer reporting agency, division of motor vehicles, the veterans administration, or other government agency or department having information as to the diagnosis, treatment, or prognosis with respect to any physical or mental condition, or having any non-medical information, concerning me to release and disclose the entire medical record and any other protected health or other information concerning me within the past 10 years, without restriction, to Royal Neighbors of America (Royal Neighbors), its agents, employees, or representatives. I further authorize Royal Neighbors, or its reinsurers, to make a brief report of my personal health information to MIB. This includes information on the treatment of alcohol, drug, and tobacco abuse, and psychiatric diagnosis and treatment. **In order to facilitate the rapid transmission of such information, I authorize all the sources named above, except MIB, to give such information to any legal representative or agent employed by Royal Neighbors. I understand this authorization complies with the HIPAA Privacy Rule.**

I understand that the protected information is to be disclosed under this authorization so that Royal Neighbors may underwrite my application for life insurance, determine my eligibility for insurance, risk rating, or certificate issuance determinations, administer claims and determine or fulfill responsibility for coverage and provision of benefits, administer coverage, and conduct other legally permissible activities that relate to any coverage I have applied for with Royal Neighbors. Any protected information obtained will not be released and or reported by Royal Neighbors to any person or organization EXCEPT to other divisions and/or departments of Royal Neighbors, MIB, other life/health insurance organizations or fraternal benefit societies with which I have insurance contracts or to whom I may apply for insurance or to whom a claim for benefits may be submitted, or other persons or organizations performing business or legal services in connection with my application, insurance certificate(s), or claim for benefits or as may be otherwise lawfully required or as I may further authorize.

I understand that this authorization shall remain in force for 24 months from the date signed if used in connection with an application for a life insurance certificate, an application for reinstatement of a life insurance certificate, or a request for change in certificate benefits; or for the duration of a claim if used for the purpose of collecting information in connection with a claim for benefits under a certificate.

I understand and agree that a copy of this authorization is as valid as the original and that I or my authorized representative is entitled to receive a copy. I understand that this authorization may be revoked by me at any time in writing, and if I refuse to sign or if I subsequently revoke this authorization, Royal Neighbors may not be able to process this application, and if coverage has been issued, may not be able to process any benefit payments. I agree that Royal Neighbors shall be fully protected if it acts in reliance on this authorization prior to receiving notice of revocation at its Home Office or to the extent that Royal Neighbors has a legal right to contest a claim under an insurance contract. Any information that is disclosed pursuant to this authorization may be re-disclosed as provided herein or as required or authorized by law and may then no longer be covered by federal rules governing privacy and confidentiality of health information.

Taxpayer Identification Number Certification

Under penalties of perjury, I, the Proposed Owner, certify that:
The number shown in this application is my correct taxpayer identification number, and I am not subject to backup withholding because:
a) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends; **OR**
b) the IRS has notified me that I am not subject to backup withholding. *(If you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return, you must cross out and initial this item.)*
I am a U.S. citizen or a U.S. resident alien for tax purposes. **Please note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

FRAUD NOTICE/WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Signatures

Except as may be provided under the Conditional Receipt on page 5 of this application, Royal Neighbors will have no liability under this application unless and until: a) it has been received and approved by Royal Neighbors at its Home Office; b) the Certificate has been issued and delivered to the Certificateowner; c) the first premium has been paid to and accepted by Royal Neighbors; and d) at the time of delivery and payment, the facts concerning the insurability of the Proposed Insured are as stated in this application.

❑ **I acknowledge receiving and signing the Rider Disclosure Statement, Form 9745-A, from my agent, if applicable.**

SIGNATURES:

Signed at city, state ______________________ Date__________

☞ **Proposed Insured** ______________________

Signed at city, state ______________________ Date__________

☞ **Proposed Owner** ______________________
(If other than Proposed Insured)

Agent's Report

REPLACEMENT:

Do you have any knowledge or reason to believe the Proposed Insured has any existing or applied for life insurance or annuity contracts with this or any other company? ❑ Yes ❑ No

If Yes, and applicable, have you completed a replacement questionnaire and any other state required replacement forms? ❑ Yes ❑ No

Do you have any knowledge or reason to believe that the Proposed Insured has in-force life insurance or annuity contracts that may be replaced as a result of this transaction? ❑ Yes ❑ No

If Yes, and applicable, have you completed a replacement questionnaire and any other state required replacement forms? ❑ Yes ❑ No

Did you use only written sales material approved for use by Royal Neighbors? ❑ Yes ❑ No

Did you personally review a photo I.D. of the Proposed Insured? ❑ Yes ❑ No If Yes, form of I.D. __________

Did you personally review a photo I.D. of the Proposed Owner? ❑ Yes ❑ No If Yes, form of I.D. __________

Was interview completed at point-of-sale? ❑ Yes ❑ No

Was Rider Disclosure Statement, Form 9745-A, delivered and signed by you and the Proposed Insured and Proposed Owner, if applicable? ❑ Yes ❑ No

Note: Refer to language at top of Conditional Receipt for circumstances when Conditional Receipt should not be used.

Agent no. ______________ Agent license no. ______________

☞ Signature of Writing Agent ______________________ Date __________

Printed name of Writing Agent ______________________

If applicable, complete the following:

Agent Name ______________________ ID Number __________ Percent __________
Please print

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Royal Neighbors of America
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Rock Island, IL 61201
Toll-free (800) 627-4762
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Conditional Receipt

IMPORTANT: If face amount is over $400,000 or if within the past 12 months the Proposed Insured has been treated by a member of the medical profession for heart trouble, stroke, or cancer, payment (including authorization to draft the first premium) cannot be received with application and no conditional receipt may be given and there will be no coverage under any conditional receipt. If no check or money order is received with this application or funds from an IRS Section 1035 Exchange have not been received at the Home Office, then this conditional insurance is not effective and there will be no insurance in effect unless and until a certificate for the insurance applied for has been issued and delivered and the full amount of the premium due has been received at the Home Office of Royal Neighbors.

Unless each and every condition specified below is fulfilled exactly, no insurance will become effective prior to delivery of the Certificate of insurance. No agent of Royal Neighbors of America *(Royal Neighbors)* is authorized to alter or waive any of the conditions.

Received from ___________________________________ on *(Date)*_________ the sum of ❑ $__________ (in the form of a check or cashier's check only) / ❑ no money received with application in connection with an application to Royal Neighbors for the following insurance Certificate:
Proposed Insured: _______________________________________ Life Insurance Amount: $_______________ Plan: ______________________

1. All of the following conditions must be met before insurance may become effective prior to delivery of the Certificate:
   a) The payment indicated above must be at least equal to the greater of $10,000 or the single premium necessary to pay the premium for the face amount applied for at the standard rate class. Assuming all the other conditions under this paragraph have been met, if Royal Neighbors, in accordance with its rules, would have issued the Certificate for a lesser amount than applied for, and the premium paid was at least equal to the premium that would have been required for the issuance of a certificate at this new face amount, then the death benefit payable under the receipt shall be such as the premium paid would have purchased.
   b) All medical examinations, records, and tests required by Royal Neighbors must be completed and received at the Home Office of Royal Neighbors.
   c) As of the effective date, as defined below, the Proposed Insured must be a standard risk under rules and practices of Royal Neighbors for the plan and the amount of life insurance applied for, without change and at the rate of premium paid.
   d) As of the effective date, the state of health and all factors affecting the insurance of the Proposed Insured must be as stated in the application.
2. When each and every one of the conditions of paragraph 1 have been met, the insurance coverage, as provided by the terms and conditions of the Certificate of life insurance applied for, but not greater than $400,000, will begin as of the Effective Date. "Effective Date" as used herein, means the later of:
   a) the date of completion of the application; or
   b) the date of completion of all medical examinations, electrocardiograms, blood/urine tests, and other tests required by Royal Neighbors; or
   c) the receipt in the Home Office of all funds from the Proposed Owner or through an IRS Section 1035 Exchange sufficient to meet the requirements for insurance coverage under paragraph 1.
3. If the conditions have been met and coverage begins, coverage under this receipt will terminate 60 days from the date of this receipt unless prior to that date the insurance Certificate is issued, delivered, and accepted.

NO AGENT OR OTHER PERSON IS AUTHORIZED BY ROYAL NEIGHBORS TO WAIVE OR MODIFY ANY OF THE PROVISIONS OF THE CONDITIONAL RECEIPT.

☞ Signature of Agent Receiving the Payment____

☞ Signature of Proposed Insured ____

I understand and agree to the terms, conditions, and limits of this receipt and the agreements in the application, all of which have been fully explained to me by the agent.

☞ Signature of Proposed Owner ____

This Page is to be detached, read, and retained by the Proposed Insured

MIB, Inc., Notice

Information regarding your insurability will be treated as confidential. Royal Neighbors or its reinsurers may make a brief report thereon to MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or if a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at (866) 692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Report Act. The address of MIB's information office is: MIB, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184.

Royal Neighbors or its reinsurers may also release information in its file to other insurance companies to whom you apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Fair Credit Report Act Notice

This is to inform you that as part of our underwriting procedures in connection with this application, an investigative consumer report may be obtained on the Proposed Insured and the Proposed Owner. This report will provide applicable information concerning character, general reputation, personal characteristics, and mode of living.* This information will be obtained through personal interviews with neighbors, friends, and associates. You may request to be interviewed in connection with the preparation of the investigative consumer report. You have the right to make a written request within a reasonable period of time to receive additional detailed information about the nature and scope of this investigation. No information collected concerning the sexual orientation of the Proposed Insured or Proposed Owner will be used to determine her or his eligibility for life insurance.
**Information obtained will not be used to determine sexual orientation.*

Notice of Potential Modified Endowment Contract

Section 7702A of the Internal Revenue Code places a limit on the amount and timing of premium payments for a life insurance contract. If the limit is exceeded, the contract becomes a Modified Endowment Contract (MEC).

Death benefits under a MEC are income tax free to the beneficiary. Any other value received from a MEC is referred to as a "distribution" and may result in an income tax liability. Distributions include cash withdrawals; cash surrender of the contract, loans, and assignment of the contract to another person or institution.

Distributions are first considered to be any gain under the contract and the gain is taxable in the year that it is received. In addition, a taxable distribution is subject to a 10% tax penalty if the taxpayer has not attained age 59 ½, subject to certain exceptions contained in the tax code. Also, distributions received in the two year period prior to the date the contract becomes a MEC may be taxable.

Distributions that exceed the gain under the contract are not taxable.

Tax laws are subject to change.

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Royal Neighbors of America
www.royalneighbors.org

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

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SINGLE PREMIUM WHOLE LIFE (SPWL)
DECLARATION OF SOURCE OF FUNDS
(Premium Amounts $25,000 to $49,000)

In order to complete your application, you are required to provide the following information:

The source(s) of the funds that I will be using to pay for this SPWL product is/are (check all that apply):

☐ 1035 Exchange ☐ CD* ☐ Existing Fixed Annuity*

☐ Existing Variable Annuity* ☐ Inheritance ☐ Checking/Savings

☐ IRA /Qualified Funds* ☐ Other (please specify) ______________________________

Name of bank or financial institution where funds are currently held? ______________________

Name of Account Holder? ____

*If a surrender charge or penalty is involved, what is the amount of the charge? $ ________________

- I certify that the funds to purchase this certificate originated from accounts owned by me and that no part of the funds to pay for this certificate have been loaned or advanced to me.
- I understand that once my premium is paid into the certificate, I will have limited access to my cash value and I do not expect to need these funds for my current or future living expenses.
- I have other sources of income to provide for my daily living needs and enough additional savings for emergency cash needs.
- I have reviewed the details of this Single Premium Whole Life Policy and understand that it fits my needs and overall financial planning goals.

____

Applicant Signature Date

I hereby acknowledge that:

- Based on the information disclosed to me by the applicant, my recommendation of Single Premium Whole Life insurance certificate is reasonably suited to fulfill the applicant's needs.
- I have recorded the applicant's needs analysis information, which formed the basis for my recommendation, and I will make this information available to Royal Neighbors of America in the event it is needed.

____

Agent's Signature Date

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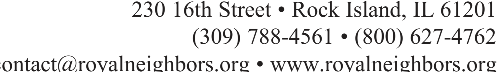


Notice to Applicant Regarding Replacement of Life Insurance

A decision to buy a new policy and discontinue or change an existing policy may be a wise choice or a mistake.

Get all the facts. Make sure you fully understand both the proposed policy and your existing policy or policies. New policies may contain clauses which limit or exclude coverage of certain events in the initial period of the contract, such as the suicide and incontestable clauses which may have already been satisfied in your existing policy or policies.

Your best source for facts on the proposed policy is the proposed company and its agent. The best source on your existing policy is the existing company and its agent.

Hear from both before you make your decision. This way you can be sure your decision is in your best interest.

If you indicate that you intend to replace or change an existing policy, Florida regulations require notification of the company that issued the policy.

Florida regulations give you the right to receive a written Comparative Information Form which summarizes your policy values. Indicate whether or not you wish to receive a Comparative Information Form from the proposed company and your existing insurer or insurers by placing your initials in the appropriate box below.

❑ Yes ❑ No

DO NOT TAKE ACTION TO TERMINATE YOUR EXISTING POLICY UNTIL YOUR NEW POLICY HAS BEEN ISSUED AND YOU HAVE EXAMINED IT AND FOUND IT ACCEPTABLE.

I have read this notice and received a copy of it.

________________________________ ________________
Applicant's Signature Date

________________________________ ________________
Agent's Signature Date

____
Agent's Name (Printed or Typed)

____
Agent's Address (Printed or Typed)

____
Agent's Company (Printed or Typed)

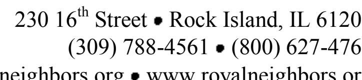
Information on Policies which may be replaced:

Company Name	Policy Number	Name of Insured

Submit completed form with the application – Provide a copy of completed form to the applicant.

(OIR-B2-312 REV. 01/91)

Form 1856-FL; Rev. 10-2006



230 16th Street • Rock Island, IL 61201
(309) 788-4561 • (800) 627-4762
contact@royalneighbors.org • www.royalneighbors.org

Replacement Questionnaire

Existing Life Insurance or Annuity

Name of existing insurer: ____________________

Date issued: ____________________

Type of plan: ____________________

Face amount (if life insurance): $____________________

Premium amt: $__________ mode: A/S/Q/PAC/OTHER

Identify if premiums are increasing/decreasing/level/paid-up

Riders (type and premium paid) ____________________

Is the contract receiving dividends (participating)? yes/no

Has the contestable period expired? yes / no

Has the suicide period expired? yes / no

If universal life or annuity, list
the guaranteed interest rate of the contract __________%

If universal life, will the planned premium carry the contract to
maturity at the guaranteed interest rate? yes / no

State the total amount(s) of applicable surrender/withdrawal charges that the contract will be charged if replaced: $__________

Proposed Royal Neighbors of America Life Insurance or Annuity

Name of proposed insurer: Royal Neighbors of America

Date issued: not applicable

Type of plan: ____________________

Proposed face amount (if life insurance): $____________________

Proposed premium amt: $__________ mode: A/S/Q/PAC

Identify if premiums will be increasing/decreasing/level/paid-up

Proposed riders (type and premium) ____________________

Will the proposed contract be participating in dividends? yes / no

Will the proposed contract have a contestable period? yes / no

Will the proposed contract have a suicide period? yes / no

If proposed contract is a universal life or annuity list
the guaranteed interest rate __________%

If proposed contract is a universal life, will the planned premium
carry the contract to maturity at the non-guaranteed midpoint
rate? yes / no

Will the proposed contract have new surrender or withdrawal charges on it? yes / no

The reason(s) the existing life insurance or annuity is not suitable for the insured/annuitant's present needs is because:____________________

____

____

If the proposed insurance is universal life, or term life that is or may be annual renewable, has the proposed insured been advised that the cost of insurance or premiums will increase with each attained age? yes / no / na

If the present life insurance is universal adjustable life, has the insured been advised that she/he should contact their present insurer to inquire whether the present coverage can be changed contractually to meet the insured's current needs? yes / no / na

Will the proposed replacement involve an Internal Revenue Section 1035 Exchange or Direct Rollover? yes / no / na

Has the proposed applicant/petitioner been advised that if a policy loan is extinguished by a cash surrender or in connection with a Section 1035 Exchange, any gain will be recognized to the extent of the cash or other non-like kind property received and may be subject to income tax liability at the time of the transaction? yes / no / na

I have read and understand the information stated above regarding some of the advantages and disadvantages of replacing my existing life insurance coverage or annuity contract with a new life insurance or annuity certificate issued by Royal Neighbors of America. I also understand that the new certificate may have suicide and contestable provisions, which may affect the payment of a claim made under the new certificate.

____
Signature of the applicant or petitioner

____
Date

____
Date of application for Royal Neighbors of America
life insurance or annuity

____
Signature of Agent

____
Date

____
Agent ID#

Submit completed form with the application – Provide a copy of completed form to the applicant.