



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

**Royal Neighbors of America**  
230 16th Street • Rock Island, IL 61201  
(800) 627-4762

**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