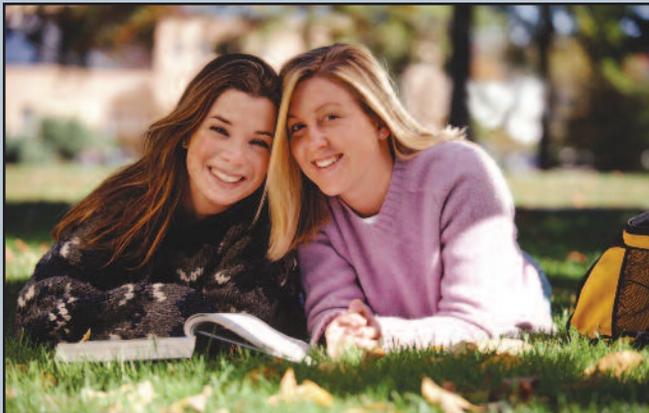## No Ordinary Insurance Company

Royal Arcanum is a fraternal benefit society. Unique from commercial insurance companies, we exist to improve the lives of our members and their beneficiaries.

Founded on values of virtue, mercy and charity, the Society continues to be guided by these principles. Members share a love for family and a sense of family responsibility.
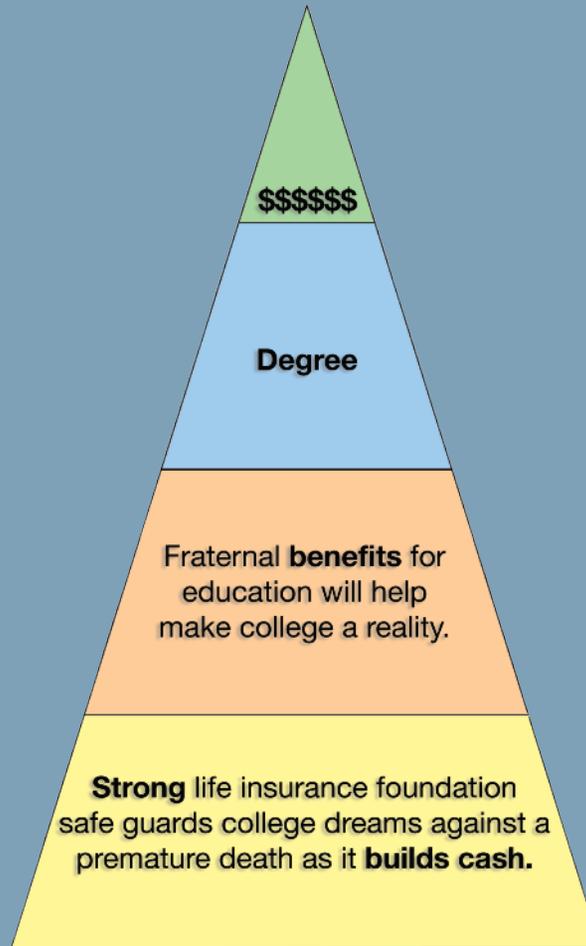
All members receive a full-color quarterly magazine and have opportunities for local participation and community volunteerism. Royal Arcanum offers strong educational programs that include scholarships and grants, as well as assistance with college/career searches.

Since 1877, Royal Arcanum has built a solid reputation of financial strength. Its modern portfolio of competitive insurance and annuity products continues that responsible tradition.

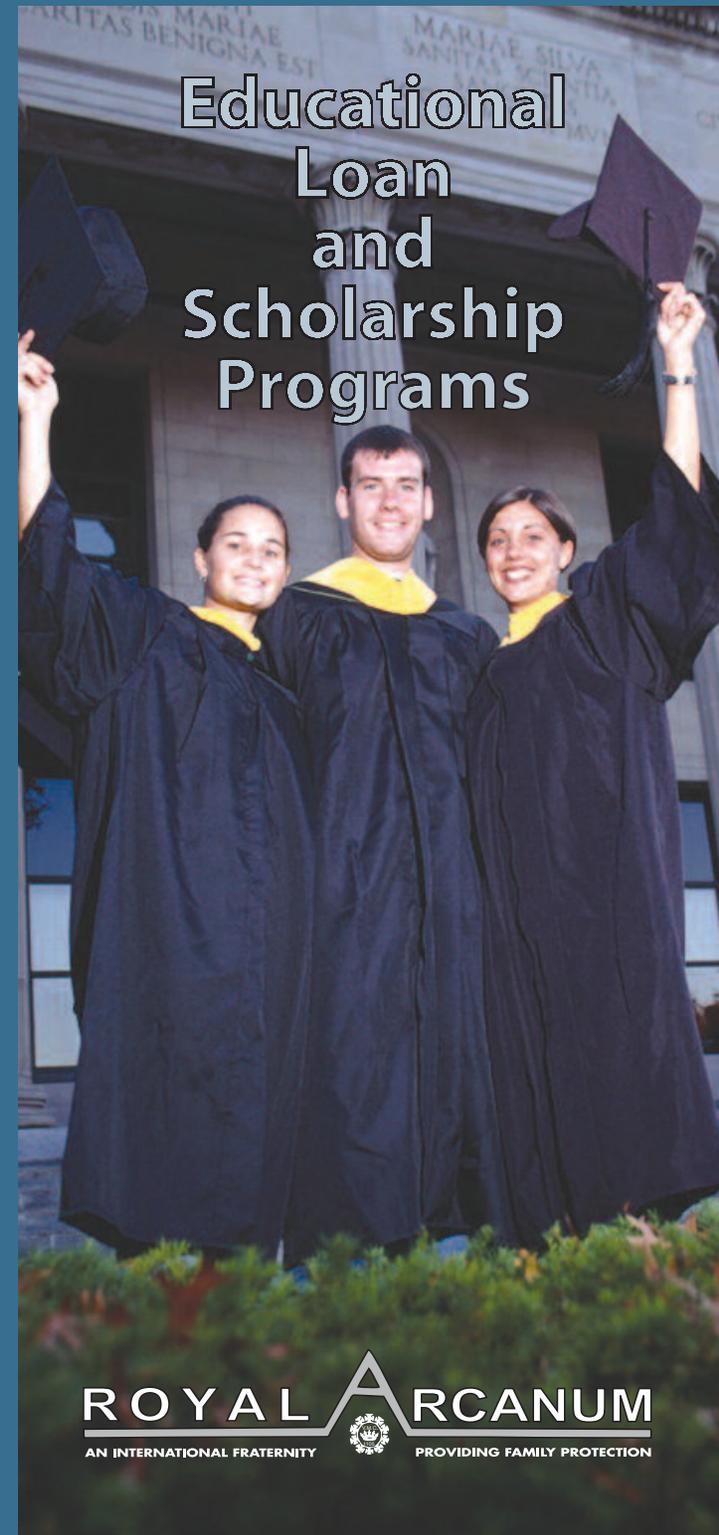Quality products and outstanding fraternal programs make membership in Royal Arcanum a remarkable value.

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

Opportunity

$$$$$$

Degree

Fraternal **benefits** for education will help make college a reality.

Strong life insurance foundation safe guards college dreams against a premature death as it **builds cash.**

Members must be in good standing to participate in these programs.

Educational Loan and Scholarship Programs

ROYAL ARCANUM
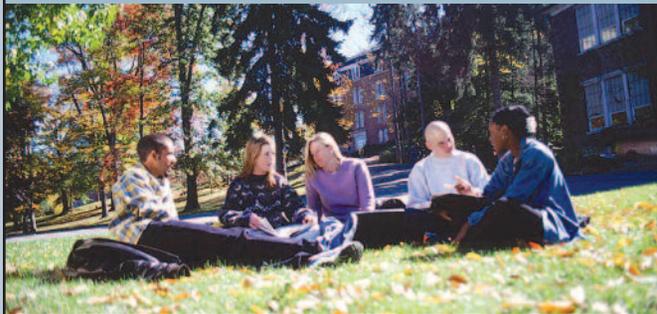### AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

Educational Loan Programs

Parent Plan With Child Education Benefits

With a minimum of **$40.00 monthly premium** on a permanent life plan, a parent can **designate** an education loan for up to **$10,000** to a child who is a member or is approved for membership at the same time as the parent. All eligible children must be **0-14 years 11 months** at the time of the application to be eligible for the designation of a Loan. **Additional loans** can be designated with a higher monthly premium.

Program Explanation

- Up to 3 children can be eligible for a college loan when the parent purchases a Royal Arcanum permanent life insurance policy.
- For monthly premium of:
  - $40 - one child is eligible
  - $70 - two children are eligible
  - $100 - three children are eligible
- Loan amount is dependent on the age of the child at the time the policy is purchased:
  - Age 0-4 qualifies for $10,000 loan
  - Age 5-9 qualifies for $6,000 loan
  - Age 10-14 qualifies for $4,000 loan
- Interest rate 4%
- The child or children must also be enrolled for a minimum of $5,000 Permanent Insurance or $25,000 Term Insurance.

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1-888-272-2686 * 1-888-ARCANUM

Scholarships & Grants

Competitive Scholarships for Graduating High School Seniors under age 20 awarded annually.
Two $10,000 Scholarships
Two $8,000 Scholarships
Two $5,000 Scholarships
Ten $1,500 Scholarships

College Grants:

Five $600 Grants each for graduating High School Seniors.
Ten $250 Grants each for College Sophomores, Juniors and Seniors. Winners drawn by lottery from applications submitted by members in good standing who have not won a Royal Arcanum Scholarship.

Continuing Education Grants:

Four $750 Grants awarded on a competitive basis to students enrolled in undergraduate programs, who have completed at least one year in an accredited college.

Career Training Award:

Four Awards of $500 each selected by random drawing.
- Must be enrolled in an Occupational/Votech training course or program.
- Brief letter stating future goals by completing accredited program.
- Proof of enrollment required.
- Can be used for course fees, books or other required tools or uniforms.

Orphan Scholarships:
Up to $20,000.

Educational Loan Programs

Guaranteed Educational Loans for Juniors:

Newly enrolled Junior members with a $50,000 - 20 Pay Life Plan, Single Premium Life Plan or *Life Paid-Up at 65 Plan are eligible for an educational loan at 4% interest at amounts listed below:

Age 0-4 years	$10,000 loan
Age 5-9 years	$6,000 loan
Age 10-14 years	$4,000 loan

*Does not apply to children 10-14 years of age

Graduate College Educational Loans of up to $4,000 at 4% interest. Requirement: $50,000 permanent insurance and in force for 6 years.

All Fraternal Benefits are administered by the Executive Committee, which reserves the right to amend, alter or discontinue any program.

Note: The maximum amount one child can receive from the Royal Arcanum loan programs is $20,000.

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