

Protecting Families Since 1877

# GRADED BENEFIT LIFE

## ABOUT THE ROYAL ARCANUM

In the latter part of the 19th century, immigrants to this country formed fraternal benefit societies for social interaction and to protect themselves from financial hardship. These groups were among the first to offer quality fraternal life insurance.



Royal Arcanum is a not-for-profit member based benefit society. Founding values of Virtue, Mercy and Charity continue to guide the Society. In addition to solid, affordable financial products, Royal Arcanum offers many activities and donates time and money for community service and charitable causes. Quality financial products and outstanding community programs make membership in the Royal Arcanum a remarkable value.



Not sure you have enough Family protection?  
With this plan, adults ages 45 - 85 can get a little bit more.

Family Protection Plan for folks who just want to make sure they have it covered.



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# Features of Graded Benefit Life

Protecting Families

## PLAN PROVISIONS IF DEATH OCCURS DURING:

- 1st certificate year - The premiums paid will be returned with 4.5% interest.
- 2nd certificate year - The death benefit is 25% of the face amount.
- 3rd certificate year - The death benefit is the face amount.

If death in the first or second year results directly from accidental bodily injury, the death benefit will be the face amount.



## THE PLAN

With the Graded Benefit life plan, Adults ages 45 - 85 can get from \$2,500 to \$15,000 of coverage with No Medical Exam and rates that don't go up!!

## ELIGIBILITY

You are guaranteed this insurance if you can make the following statements in the application:

1. I am not now confined to a bed, or in a hospital, clinic, rest or convalescent home.
2. I have not been diagnosed or treated by a licensed medical doctor for AIDS or AIDS Related Complex (ARC).

**ROYAL ARCANUM**  
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

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