

Our History

In the latter part of the 19th century, immigrants to this country formed fraternal benefit societies to protect themselves from financial hardship and for social interaction. These groups were the first to offer quality fraternal life insurance. Royal Arcanum was founded in Boston, Massachusetts on June 23, 1877 by Dr. Darius Wilson, a physician, who believed that using a flat rate of assessment for all ages was wrong and that Royal Arcanum, unlike other societies, would use the graded scale of assessment



based on age and other factors. This new society would be based on sound business principles by combining fraternalism with affordable life insurance protection. Royal Arcanum is one of the oldest fraternal benefit societies in the United States and Canada and one of the founders of the National Fraternal Congress of America (now called the American Fraternal Alliance). We have welcomed the Association of Lithuanian Workers (LDS), the Ukrainian Fraternal Benefit Society (Canada Only), and ACA Assurance (US Only) to be part of our great society.



Protecting Families Since 1877

ORGANIZATION

The Royal Arcanum is established in cities and towns throughout the United States and Canada. Each local chapter is a Subordinate Council. The governing body of each State or Province is the Grand Council. The Chief legislative body is the Supreme Council. The Home Office is located at 61 Battery March Street, Boston, Massachusetts 02110. Our web site is www.royalarcanum.com. Telephone: (888) 272-2686 (Arcanum)



BUSINESS OPERATIONS

Royal Arcanum is examined by the Massachusetts Insurance Department tri-annually and subject to examination by every other State or Province in which we operate. We are also audited every year by Independent Certified Public Accountants to insure that our financial statements meet statutory requirements.

WWW.ROYALARCANUM.COM

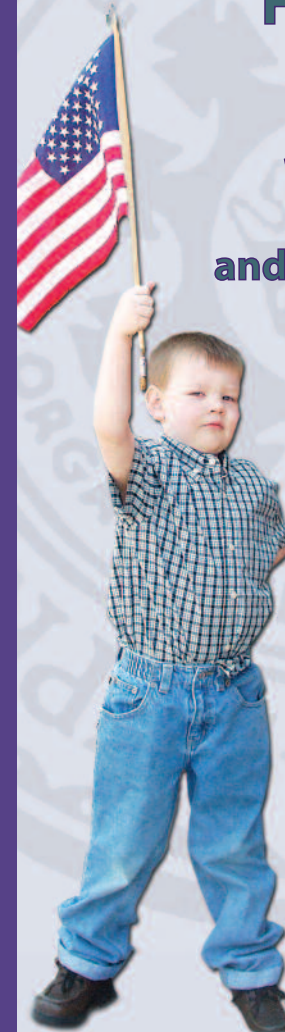


A Fraternal Benefit Society Dedicated to Families

since

1877

and counting.....



Our Objective

The society is general in membership and seeks to unite all persons of good moral character who believe in a Supreme Being. Our objective is to provide members with leadership, social, educational, spiritual, patriotic, scholarship, financial, and volunteer-service opportunities. We are a not-for-profit member society based on the founding principles of Virtue, Mercy and Charity. In addition to solid, affordable financial products, Royal Arcanum provides many activities and donates time and money for community service and charitable causes.

Members

Children, from birth, to adults age 85 years are welcome as new members. Membership is attained by purchasing a Royal Arcanum life insurance certificate, after underwriting approval, or by purchasing an annuity of \$500 or more. Social membership is also available for applicants who do not qualify for life insurance.

Insurance

Royal Arcanum provides affordable life insurance protection for the entire family.

We are strong financially and offer competitive rates and fraternal benefits that are not available from many other insurance providers.



Life Insurance Plans

***Permanent Insurance:** Whole Life, Twenty Payment Life, Life Paid Up at 65, Final Expense, Graded Benefit and Single Premium Whole Life

***Term Insurance:** Term to Age 70 - Level Premiums for 10,15 or 20 years and Term to Age 25 - available up to age 19. Members may convert from any term insurance plan to a permanent plan of protection without evidence of insurability. Restrictions may apply, contact the home office for Details.

Advantages of our Life Insurance Products

Some advantages of Royal Arcanum Insurance are: Dividend Participation (Paid up additional insurance protection or cash), Certificate Loans, Automatic Extended Protection.

Our insurance is not subject to attachment, execution, bankruptcy or liability for the debts of the member and therefore, cannot be diverted or taken from the persons or beneficiaries they are designed to help.

Annuities

- Competitive interest rate.**
- 6 year declining surrender charge.**
- 10% penalty-free annual withdrawal available.**
- tax-deferred until withdrawal.**
- \$500 minimum deposit.**
- no service charges.**

Immediate Annuitization available without penalty. IRS approved for Traditional and Roth IRA's.

Advantages of our Annuities

Our annuities avoid probate costs at death. The proceeds are paid directly to a beneficiary you designate. The lifetime income, or annuitization feature, may be used to generate a regular income with some favorable tax treatment.

*Call the Home Office for information about these plans in your state

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Fraternal Benefits*

- * Undergraduate College Educational Loans ***
 - up to \$10,000 -
- * Graduate College Educational Loans ***
 - up to \$4000 -
- * College Scholarships ***
 - up to \$10,000 -
- * Educational Grants ***
 - \$250 to \$750 -
- * Orphan Scholarships ***
 - up to \$20,000 -
- * \$2500 Childhood Cancer Grant ***
 - Given to family of any Royal Arcanum Junior Member diagnosed with cancer up to 17 years of age.
- * College, Private Scholarship and Career Searches. ***
 - Using our Website -
- * Parent Plan with Child Education Benefits ***
 - Up to \$10,000 in College Educational Loans -
 - * College Entrance Exams ***
 - College bound members can be reimbursed for up to \$50 for preparatory courses and entrance exams -
 - * Royal Arcanum Bulletin ***
 - Quarterly magazine mailed to each member -
 - * National Bowling and Golfing Events ***
 - * Supreme Council Sessions and Mini-Vacations at fine Resorts. ***
 - Fun for all ages -
 - * Promotional Gifts. ***
 - * All Fraternal Benefits are administered by the Executive Committee, which reserves the right to amend, alter or discontinue any program.

