

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.



Protecting Families Since 1877

Family Protection Plan

For Folks Who Just Want To Make Sure They Have It Covered: Protection For Your Family's Future That Is Quick And Easy To Get



WWW.ROYALARCANUM.COM

This plan is available for use in New York Only

GRADED LIFE BENEFIT

NEW YORK



GRADED BENEFIT LIFE

THE PLAN

**With The Graded Benefit Life Plan,
Adults Ages 50 - 75 Can Get From
\$2,500 To \$25,000 Of Coverage
With No Medical Exam**

**Best Of All, Your Premiums
Never Increase.**

**We Offer Convenient Monthly
Premium Payments From Your
Checking Account, Medicaid Card
Or Credit Card.**



GRADED BENEFIT

NEW YORK

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PLAN PROVISIONS

If Death Occurs During:

1st certificate year - the premiums paid will be returned without interest.

2nd certificate year - The death benefit is 50% of the face amount.

3rd certificate year - The death benefit is 75% of the face amount.

4th certificate year or thereafter - The death benefit is the face amount and never decreases.

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



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GRADED BENEFIT LIFE

ELIGIBILITY

**You Are Guaranteed This Insurance If You
Can Make The Following
Statements In The Application:**

I am not now confined to a bed, or in a hospital, clinic, rest or convalescent home.

I have not been diagnosed or treated by a licensed medical doctor for AIDS or AIDS Related Complex (ARC).

2-28-2015

