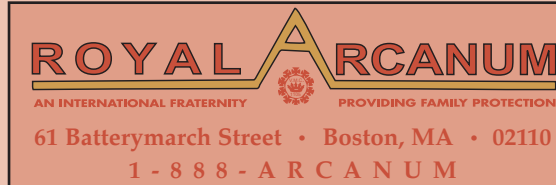


ABOUT THE ROYAL ARCANUM

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.**



WWW.ROYALARCANUM.COM

THIS PLAN AVAILABLE IN OHIO ONLY

GRADED BENEFIT

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**NOT SURE YOU HAVE ENOUGH
FAMILY PROTECTION?**

**WITH THIS PLAN, PEOPLE AGED
45-85 CAN GET A LITTLE BIT
MORE.**



Graded Benefit Life

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!!



GRADED BENEFIT LIFE

PLAN PROVISIONS

IF DEATH OCCURS DURING:

- 1) 1st certificate year - *the premiums paid will be returned without interest.*
- 2) 2nd certificate year - *The death benefit is 50% of the face amount.*
- 3) 3rd certificate year - *The death benefit is 75% of the face amount.*
- 4) 4th certificate year or thereafter - *The death benefit is the face amount*

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

PLAN DISCLOSURES

This policy contains a return of premium clause, which means that if the policyholder dies within the first year after the policy is purchased, the beneficiary will not receive the face amount of the policy, but will only receive a return of the premiums paid.

This policy contains a graded benefit clause which means in order to receive the full benefit that this policy offers, you must live 3 years beyond the date the policy is purchased.

Graded Benefit Life

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).

