

## About the Royal Arcanum

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.

### Some of Our Benefits Include

- Life Insurance Plans
- Annuities
- Products available from birth to age 85
- Career Training Grants
- Fraternal Events and Gatherings
- A Quarterly Society Publication
- College Entrance Exam Reimbursement
- Educational Loans for members
- College Scholarships for Junior Members

### Annual Scholarship Awarded

- Two \$10,000 scholarships
- Two \$8,000 scholarships
- Two \$5,000 scholarships
- Ten \$1,500 scholarships

Awarded over 4 year college period



[WWW.ROYALARCANUM.COM](http://WWW.ROYALARCANUM.COM)



Protecting Families Since 1877

Insurance  
Protection for  
Planning  
Ahead



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1-888-ARCANUM

# Our Family of Plans



Dividends  
provided  
for over 60  
consecutive  
years



Have awarded  
over a million  
dollars in  
scholarships  
to our members



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# FOR A LIFETIME OF BENEFITS AND SECURITY



## CHILDREN

Lock in future insurability, accumulate a lifetime of value, and utilize educational benefits.

## ADULT

Help provide for a family's loss of income, cover short-term debts and needs, predictable fixed rate of return, and more.

## SENIOR

It's never too late to arrange for your final expenses with our Simplified Issue plans.

### Whole Life Protection



Great rates when signed up young

Birth to age 85    \$5,000 to \$1,000,000    Dividend Participation    Riders Available

### Limited Payment Plans



Limited Pay Whole Life

Life Paid-up at Age 65    20 Pay Life    Payments stop at a designated time    Guaranteed Educational loans

### Single Premium Whole Life



Pay just once and feel secure for the future

One-time payment for a lifetime of protection    Wonderful first birthday present

### Annuities



Making retirement planning easy by investing now for savings or income in retirement

\$500 minimum deposit    No service charges    Tax deferred until withdrawal    Guaranteed fixed rate of return

### 20 Payment Life



Start as a child or as an adult and with "20 Pay Life", you stop paying in 20 Years.

Earns cash value that can be used for emergencies, pay bills, or retirement    Guaranteed Educational Loans

### Simplified Issue



Permanent Simplified Whole Life Insurance

Only 7 medical Medical question to make sure you're covered    Age 20 to 85.

### Term to Age 25

Very low cost of protection

Birth to age 19

Coverage from \$5,000 to \$25,000

Can convert to permanent coverage

### Special Whole Life

Start a basic membership

Age 21 to 51

\$1000

### Special Senior Whole Life

Age 51 to 80

### Graded Death Benefit

Not sure you have enough protection?

Age 40 to 85 (varies by state)

Only 2 medical questions



0 ..... 15 ..... 20 ..... 25 ..... 40 ..... 50 ..... 75 ..... 85