

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.

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

61 Battery March Street • Boston, MA • 02110
phone : 1-888-ARCANUM

Protecting Families Since 1877

At age 65, certificate becomes paid-up. no further premiums are required, but protection continues for life.

the protection you need for your family



WWW.ROYALARCANUM.COM

Life Paid
Up at
65
Plan



A Whole Life Plan that Offers Affordable Payments for People on a Budget

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

Features of Life Paid Up At 65

PAYMENT TO BENEFICIARY

The face amount of protection cannot be diverted by any legal process.

ACCIDENTAL DEATH BENEFIT

A rider is available providing for payment of double the amount of the basic Certificate, in case of Accidental Death.

WAIVER OF PREMIUM

Available for a few pennies more. All premium payments are waived in case of permanent disability, but your full benefits continue.

PAYOR DEATH AND TOTAL DISABILITY WAIVER OF PREMIUM RIDER

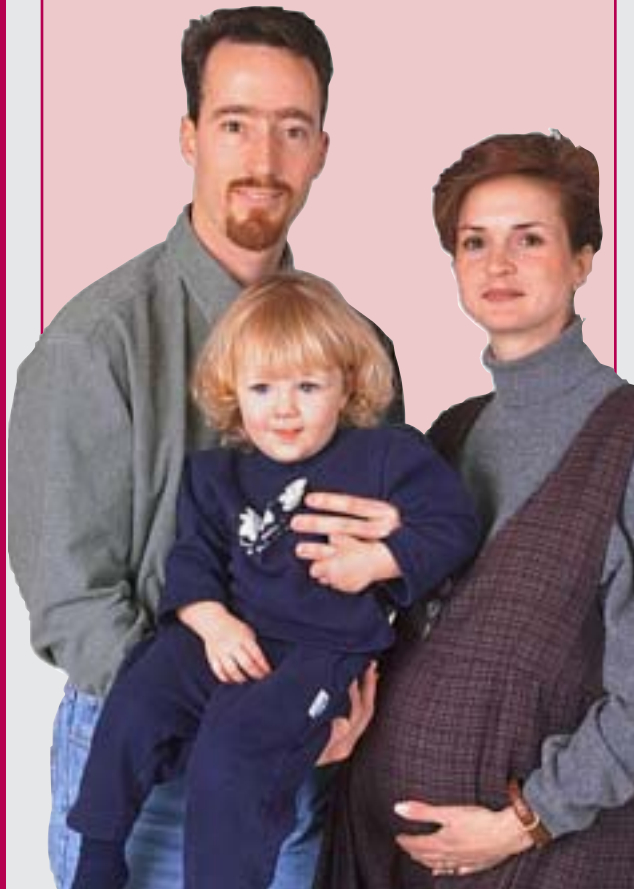
This combination Rider, available on Junior certificates, guarantees that upon death, or total disability of the Sponsor before age 60, all premium payments will be waived until the Junior's 21st birthday.

ATTRACTIVE SETTLEMENT OPTIONS

Instead of a lump sum payment, the beneficiary may elect one of our settlement options, which include:

- 1) Proceeds may be left on deposit with interest.
- 2) Benefits paid in installments over a fixed period.
- 3) Benefits paid as a life annuity or a life annuity with a ten or twenty year guaranteed payment period.
- 4) Any other settlement option mutually agreeable between the Royal Arcanum and the payee.

Life Paid Up at 65 Plan



Features of Life Paid Up At 65

DIVIDEND PARTICIPATION

After two years membership, the certificate participates in all distributions of surplus.

CERTIFICATE LOANS

Loans are available on the security of the Certificate for a sum equal to the cash value.

EXTENDED PROTECTION

In the event of non payment of premiums, protection of the Certificate may be extended for such period as a member's equity may provide.

PAID-UP PROTECTION

If all premium payments are made to age 65, the Life Paid-Up at 65 certificate is fully paid-up. Upon application prior to age 65, a reduced paid-up participating Certificate will be issued for such amount as the member's cash value will provide.

MEMBERSHIP

Provides membership in one of the truly Great Fraternal Benefit Societies in the United States and Canada.

CONVENIENT PREMIUM PAYMENTS

Quarterly, Semi-Annual or Annual payments to fit your personal budget - Monthly with Check-o-matic.