

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 Batterymarch Street • Boston, MA • 02110
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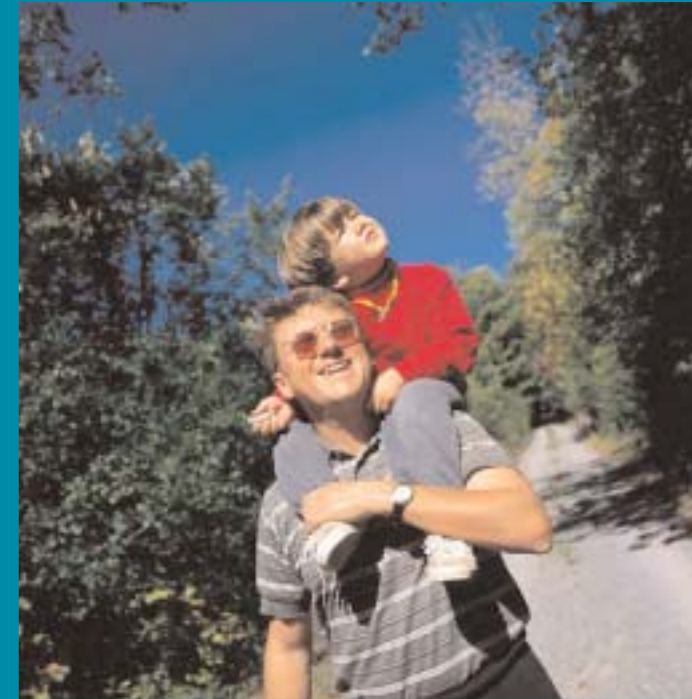
Protecting Families Since 1877

Whole Life Insurance builds a lifetime cash value that can be borrowed against to help with some of life's needs and offers financial security to your family when you are gone.



WWW.ROYALARCANUM.COM

Whole Life



To Help Your Family while You're Here and Protect Them When You're Not

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Features of ROYAL ARCANUM Whole Life

PAYMENT TO BENEFICIARY

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

CERTIFICATE LOANS

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

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 payments 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 AND DISTINCTIVE SETTLEMENT OPTIONS

- 1) Proceeds may be left on deposit with interest.
- 2) Benefits may be paid in installments.
- 3) Life annuity or a Life annuity with a ten or twenty year guarantee.
- 4) Any other settlement option mutually agreeable between the society and the payee.

Whole Life Plan

What is Royal Arcanum Whole Life?

Royal Arcanum Whole Life is the plan for those who want a reasonably priced insurance policy. The death benefit can be used to pay off a mortgage, pay your child's college tuition, help your spouse to live in comfort, or simply pay funeral expenses.

Although the primary reason for buying life insurance is the death benefit it provides, the policy will also build cash value which you can borrow from to help with life's expenses.



Features of ROYAL ARCANUM Whole Life

DIVIDEND PARTICIPATION

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

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

Upon application, a reduced paid-up participating Certificate will be issued for such amount as the member's cash value will provide.

RIDERS AVAILABLE

A Junior Member is eligible to apply for the following Riders at age 16 years: 1) Waiver of Premium. 2) Accidental Death Benefit. 3) Guaranteed Insurability Purchase option.

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.