



AGENT GUIDE

FIELD UNDERWRITING GUIDE

Jet Term Life • Jet Whole Life • Single Premium Whole Life (SPWL)
(For SIWL and GDB, see Agent Guide 2996-B)

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INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIES™





**Neighbor-helping-neighbor
never goes out of style.**

Royal Neighbors of America® was founded on the principle that when we come together, we can make a difference, and drive change for the better.

We are a fraternal membership organization, and a community-minded provider of relevant and easy-to-understand life insurance products. Our financial stability and successful business operations allow us to thrive in the charitable and volunteer activities critical to our mission.

For more than 125 years, Royal Neighbors has served the needs of its Members, women, their families, and communities, not only by providing financial security (through life insurance and annuities), but through its platform for Philanthropy.

We call this *Insurance with a Difference*SM.





This guide has been designed to help you succeed in your field underwriting with prospective clients. Please note these are guidelines, which are subject to change, and all cases are subject to individual assessment. Our dedicated risk assessment line is staffed with underwriters to discuss any cases you would like to submit. Please see page 21 for Contact Information. For SIWL and GDB, refer to Agent Guide 2996-B.

TABLE OF CONTENTS

The Application	4	Personally-Controlled Business	9
Meeting with Your Customer	4	Power of Attorney	9
Know Your Customer	4	Rebating	9
Signatures	4	Replacements	9
Additional Instructions	4	State of Residence	10
Submitting an Application or Forms	5	TCPA – Telephone Consumer Protection Act	10
Point-of-Sale Phone Interview (SPWL Only)	5	Underwriting Amount – Determining Requirements	10
Application Review	5	Witnessing Applications and Signature Requirements	10
Checking on Pending Applications	5		
Underwriting Guidelines	6	Underwriting Requirements	11
Accelerated UW Process and Referral Reasons	6	Jet Term Life and Jet Whole Life Underwriting Requirements	11
Bankruptcy and Liens	6	Risk Classes	11
Business Coverage	6	Preferred Guidelines	12
Cashier’s Check/Money Order	6	Underwriting Requirements for Children Ages 0–17 (Jet Youth Whole Life)	13
Certificate Dating	6	Single Premium Whole Life (SPWL) Requirements	14
Conditional Receipt	7	Point-of-Sale Phone Interview (SPWL Only)	14
Conflict of Interest	7	Financial Requirements for SPWL	14
Conversions	7	1035 Exchange Information	14
Financial Underwriting Guidelines	7	Build Charts	15
Affordability	7	Jet Term Life/Jet Whole Life – Accelerated	15
Proof of Income	7	Jet Term Life/Jet Whole Life – Fully Underwritten	16
Insurable Interest	8	SPWL Build Chart	17
Fraternal Considerations	8	Ownership and Primary Beneficiary Chart	18
Foreign travel/residency	8	Contact Us	21
Lapses and reapplying for insurance	8	Notes	22
Mature Assessment	8		
Military Personnel	8		
Non-English Speaking Applicant	8		
Non-Working Spouse	8		
Owner/Beneficiary	9		

*Go to any section in this Guide by selecting a line in the Table of Contents above.
To return to this page from any other page, select the petal icon below.*





THE APPLICATION

Meeting with Your Customer

- All applications for Jet Term and Jet Whole Life must be completed during a face-to-face meeting with the client.
 - Zoom and other video methods of meeting with the client are not approved at this time.
 - Agents may not sign an electronic application on the client's behalf.
- Agents are also only allowed to sell in states in which they, and Royal Neighbors of America®, are licensed. Royal Neighbors of America is an Illinois corporation, and is licensed in every state and the District of Columbia, except AL, AK, HI, LA, MA, NH, and NY.
- The application must match the resident state of the proposed insured.
- Check photo ID for verification.
- Write legibly when completing a paper application.
- Include DOB and SSN for Proposed Insured, Owner, and Beneficiaries.
- Answer all questions, including providing the correct address for the applicant. Leaving blanks, or providing inaccurate information on the application, causes service delays.

Know Your Customer

- Adult Certificateowners and Proposed Insureds must provide a valid photo ID for their state of residence.
 - Driver's license
 - State ID
 - U.S. Passport
 - Military ID
 - Permanent Resident card

Signatures

- Electronic signatures are available using the e-application for the Jet Term and Jet Whole Life products.
- The only valid way to complete an e-application is by using the authorized electronic signature provided. The use of any other method will invalidate the application. Placement of the applicant's signature by anyone other than the proposed insured is considered fraud, which is a criminal offense subject to penalties under state insurance laws.
- Proposed insured age 12 and older must sign the application.
- Owner or petitioner (if other than proposed insured) must sign the application.
- Parent (if child is 16 or younger); or guardian can sign in place of parent. Court-appointed guardianship papers must be submitted.
- Payor – The Electronic Funds Transfer (EFT) payment form must be signed by an authorized account holder. All banking information (including account holder and bank name) must be entered correctly in order for payment to process.
- For Jet Term and Jet Whole Life, the applicant must be prepared to have 1st premium drawn upon completion of the application.

Additional Instructions

- Leave the "Important Information Document" and applicable Replacement and Accelerated Gross Death Benefit Disclosure documents and any other required disclosures with client. For SPWL applications, these documents should be left with client when collecting signature on paper application.
- If a paper application is received without a signature, date of birth, Social Security number, or is on an outdated or incorrect form, the application will be rejected. No copy will be kept on our system for these cases.
- The agent is also prohibited from using any software that may mask the IP address of the computer they are using.
- For SPWL applications, please leave these documents with the client when collecting their signature on the paper application.





THE APPLICATION

(CONTINUED)

Submitting an Application or Forms

- **Secure Email From Your Desktop or Laptop** (access secure email from the quick links box on [the home page of the agent website](#) to get set up). You will receive a system-generated email when the application is received.
- **App Loader Mobile App** – On your phone or tablet, visit the Mobile App Center at agentapps.royalneighbors.org for download instructions.
- **Fax:** (866) 787-1450.
 - No fax cover page needed; any additional information should follow application pages.
- **Mail:** 230 16th Street, Rock Island, IL 61201.

Point-of-Sale Phone Interview (SPWL Only)

- Our interview process can give you a point-of-sale decision on cases where an APS is not needed.
 - **Hours:** 8 A.M.-5 P.M. Central Time
 - **Phone:** (800) 627-4762, Option 1, Option 1
 - Or you may submit the application to Royal Neighbors, and our service provider, MRS Inc., will contact your applicant for an interview.

Application Review

- Once an application is in the system, it will appear on your pending business report within 1 business day, and you will receive a confirmation email.
- Please allow two business days for the underwriter to review.
- If additional information is needed, Underwriting will email you promptly.

Checking on Pending Applications

- Use agent website agent.royalneighbors.org.
 - Updated nightly.
 - **On home page of Agent website**, go to Reports tab; New Business, Pending, Final Action.
- Agent Mobile App/Agent Access, New Business.
 - Real-time updates.





UNDERWRITING GUIDELINES

Accelerated UW Process and Referral Reasons

Accelerated UW Process

- The accelerated underwriting process is optimized for customers under age 50 who are in relatively good health.
- The rules behind the application are set to evaluate all health conditions and history provided by the applicant. The system also matches medications, driving record, and MIB responses to answers on the application.

Underwriting Referral Reasons for Accelerated Applications

The following is a list of reasons why your client could be referred to underwriting for Accelerated Jet Term and Jet Whole Life:

- All individuals age 18–26, due to authentication for electronic signature.
- If you answer “yes” to any insurance replacement question on the application, then the replacement responses need to be reviewed by the underwriting staff.
- On the Agent Report, if the agent answers “no” to the written sales material question, the sales materials that were used will need to be reviewed and approved by the underwriting staff.
- If the health history given on application does not match the results of the R_x, MIB, or MVR, the app will most likely be referred to the underwriting staff.
- There is no knock-out medication list for Jet Term Life and Jet Whole Life.
- Premiums for the Jet Term Life and Jet Whole Life products are drafted upon approval. If you elect monthly withdrawals, and select a withdrawal date day other than the Issue Date, two drafts may occur in the first month. This information is also noted on the EFT form.
- If the applicant has existing coverage with Royal Neighbors of America®, the existing coverage will be added to the requested amount and the application may be placed in the fully underwritten category, and the application may not be processed through the Accelerated Underwriting process.
- Call Underwriting for a risk assessment if you have questions – (800) 627-4762, option 1.

Bankruptcy and Liens

- Bankruptcy must be discharged prior to applying for coverage.
- Liens and judgments must be satisfied or evidence of a payment plan is required for any debt repayment arrangement.

Business Coverage

- Certain coverage restrictions apply. Buy/Sell coverage and Key Person arrangements can be considered with the following requirements:
 - Buy/Sell coverage
 - Provide coverage amounts on all Owners/partners, and copy of Buy/Sell agreement.
 - Key Person
 - Available for family owned and operated businesses, where the continuity of business is the primary financial need.
 - Provide corporate resolution or Key Person agreement, reason that client is a Key Person, and justification for face amount.

Cashier's Check/Money Order

- In order to comply with U.S. Treasury regulations, cashier's check or money order for payment of life insurance premium greater than \$500 requires a certified receipt from the issuing bank providing the source of funds. The source of funds must be from an account that is owned by the Owner of the Certificate.
 - If the Owner is unable to provide this certification, we will accept a personal check for the initial premium.
- A money order cannot have agent's name on it.

Certificate Dating

- Issue ages are calculated based on the Proposed Insured's last birthday.
- A Certificate can be backdated 90 days from the Issue Date, in order to save age.
- A Certificate cannot be backdated in order to make someone eligible for a product or rider for which she/he otherwise would not be eligible.





UNDERWRITING GUIDELINES

(CONTINUED)

Conditional Receipt

- If the face amount applied for is over \$1 million, or if within the past 12 months the Proposed Insured has been treated for or had any known heart trouble, stroke, or cancer, then payment (including authorization to draft the first premium) should not be submitted with the application. Additionally, no conditional receipt will be given, and there will be no coverage under any conditional receipt.

Conflict of Interest

- The following activities are considered conflicts of interest, and are strictly prohibited by Royal Neighbors:
 - Paying premiums for clients, or lending money to clients to purchase a life contract.
 - Depositing client funds in agent's own account.
 - Designating yourself (the agent) as a Beneficiary for a client's life insurance contract, other than one insuring a close family member.
 - Interpreting the application or any other forms into another language for a non-English speaking applicant.

Conversions

- Applications for conversion cannot be processed unless accompanied by a check or EFT authorization for the first conversion premium payment.
- If paying by check, the check must be received by us before the contract is sent out.
- We do not allow COD on conversions.

Financial Underwriting Guidelines

Financial underwriting is a critical part of the underwriting process. The purpose of financial underwriting is to prevent anti-selection or speculation on the Proposed Insured's life, as well as to ensure that the proposed Certificate is affordable for the Owner.

Age	Coverage – Maximum Multiple of annual earned income
Under 18	Individual consideration
18-40	20x
41-50	15x
51-69	10x
Over 69	5x

Household income can be used for non-wage earning individuals.

Affordability

- Affordability of the premium provides the Society protection against early lapse due to non-payment of premium. Whether the case is for \$1 million or \$25,000, the underwriter will review the premium payment to determine if it is in line with the applicant's income. If there are any concerns with affordability, additional questions may be asked, or in some instances, the case may be rejected.
- If the premium is more than 10% of your client's annual household income, please provide an explanation of how the customer will pay for the coverage.

Proof of Income

- Income tax returns (prior year) are required where the face amount is over \$1,000,000. Tax returns may also be required by the underwriter as proof of income where the applicant is self-employed, or employment/income questions are raised during the underwriting process.





UNDERWRITING GUIDELINES

(CONTINUED)

Insurable Interest

- Owners and beneficiaries must have an insurable interest in the life of the proposed insured.
- Immediate family members are generally acceptable, while other relationships may require additional information. If you have questions, please refer to the Owner and Beneficiary section on pages 18–20.

Fraternal Considerations

- A policy is referred to as a “Certificate.”
- Insured and/or Owners with a felony will not be accepted, regardless of the face amount of the Certificate.
- Fraternal Benefit Societies must issue insurance for the benefit of Members and their dependents. Insurance owned or benefiting corporations is generally prohibited.
- See section on acceptable Owner and Beneficiary relationships for more information, or call Underwriting to discuss your situation.
- Additional information can be found in the Royal Neighbors’ bylaws.

Foreign travel/residency

- Applicants planning travel to areas of armed conflict, or countries/areas designated as *Level 4 No Travel* by the U.S. Department of State, may not be accepted for coverage. Please call for a risk assessment.
- Anticipated or planned travel to disaster areas and prolonged travel out of the country – call for assessment (800) 627-4761, press 1.
- The applicant must be a U.S. citizen or legal resident to be eligible for coverage.
- Foreign nationals, applicants with visa, or applicants without a Social Security number are not eligible for coverage.
- State laws supersede any travel restrictions indicated here.

Lapses and reapplying for insurance

- If client has one Certificate that has lapsed within the last 12 months, we will allow the client to reapply with a new application with current date and signature.
 - If client has two Certificates that have lapsed (regardless of time frame), we will allow client to reapply with:
 - Cover letter explaining improvement in financial situation
 - New application with current date and signature
 - First premium submitted with the application
- We are unable to consider any client who has three or more lapsed Certificates.

Mature Assessment

At older ages, a mature assessment will be completed at the time of the paramedical exam. Assessment includes “get up and go test” and activities of daily living questions. See age and amount guidelines on page 11 for specifics on when this may be required.

Military Personnel

- Application and any medical requirements must be completed in the United States.
- Military personnel alerted for, on orders, or deployed to active duty are unacceptable risks, and a decision on coverage will be postponed until the items mentioned are no longer applicable.

Non-English Speaking Applicant

Royal Neighbors will arrange for a third party interpreter if needed during the application or underwriting. Agents may not act as translator for the applicant in any interactions with the Home Office or phone interview process while the application is being underwritten.

Non-Working Spouse

A non-wage earning spouse can be insured for face amounts equal to working spouse, up to \$500,000. For amounts greater than \$500,000, please call for risk assessment.





UNDERWRITING GUIDELINES

(CONTINUED)

Owner/Beneficiary

- See pages 18–20 for acceptable Owner and Beneficiary designations.
- Trust papers (Certificates, abstracts of trusts, or applicable trust pages) must be submitted when a trust is listed as Owner and/or Beneficiary. Please provide the first page, signature page, trustee designation page and beneficiary pages. For irrevocable trust, please submit full trust document for review.

Personally-Controlled Business

- We do not advance commission on personally-controlled business.
- Personally-controlled business includes any Certificate where the Insured, Annuitant, or Beneficiary is immediately related to you. Immediate relations include your spouse, children, brothers, sisters, parents, and yourself.

Power of Attorney

- Power of attorney signatures are not acceptable at any point during the underwriting process.
- The insured must have the mental capacity to enter into a contract, and be able to understand and sign documents, complete interviews, and any related requirements with full understanding.

Rebating

Royal Neighbors does not allow rebating in any way. Rebating includes giving an applicant anything of value not specified in the contract. It is the agent's responsibility to check state rules and regulations surrounding rebating to determine how something of "value" is defined by the state. Rebating is also refunding any portion of agent commissions to induce the purchase of a life insurance contract. This practice is prohibited for all Royal Neighbor's agents, regardless of applicable state law.

Replacements

- Replacement is any transaction in which a new life insurance contract is purchased, and, because of this transaction, an existing life insurance contract may be changed.
- The activity of selling new life insurance, which is not in the best interest of the client, and is for the primary purpose of generating a commission, is commonly referred to as "churning." Agents should not initiate any replacement sale unless the agent has discussed the benefits and detriments of replacement with the client, and the agent and the client believe the client will benefit from the transaction.
- Correctly identifying replacements, completing the appropriate replacement forms, and submitting them with the application will help avoid delays in the processing of business, and help ensure compliance with replacement regulations.

Recommendations

- Know and apply the definition of replacement.
- Thoroughly evaluate and discuss the circumstances of the replacement with the client (providing relevant and appropriate information) so the client can make a decision that is in line with her/his financial objectives.
- Disclose replacements appropriately on the application, and on any other required forms.
- Ensure that the required replacement form is shared with the client, and signed and dated on the same date the application is signed.
- Comply with all applicable replacement laws and regulations.

Agents engaging in excessive or inappropriate replacement activity will be subject to additional scrutiny by Royal Neighbors, up to and including appointment termination. In addition, agents may be subject to sanctions imposed by the state insurance departments.





UNDERWRITING GUIDELINES

(CONTINUED)

Replacement Forms

- If the applicant has or had coverage in force with Royal Neighbors or another carrier within the last 12 months and the policy has been or will be reduced, surrendered, or discontinued, that would be considered a replacement, and replacement form(s) would be required prior to issue.

State of Residence

- An individual's resident state is the state that issued the valid ID that is reviewed and documented on the application. The application must be signed in the resident state of the proposed insured, and the agent must be licensed in that state.
- We cannot accept applications on individuals residing (part-time or full-time) in the states of Alaska, Hawaii, Alabama, Louisiana, New Hampshire, New York, and Massachusetts.

TCPA – Telephone Consumer Protection Act

Changes to the TCPA in recent years require valid consents prior to initiating contact with consumers. Agents are responsible for understanding the rules surrounding consent, Do Not Call, and telephone solicitation requirements (such as the use of an auto-dialer and prerecording messages) to ensure compliance with the TCPA.

Underwriting Amount – Determining Requirements

The underwriting amount is based upon the total amount of new coverage applied for, plus any in-force coverage with Royal Neighbors within the last five years. We reserve the right to order additional requirements as needed to make a risk assessment.

Witnessing Applications and Signature Requirements

- The following practices are prohibited:
 - Signing as a witness to the application, if the agent has not witnessed the signature.
 - Signing any form on behalf of another agent.
 - Signing any form on behalf of a consumer.
 - Allowing or asking an applicant to sign a blank form.
 - Allowing or asking someone other than the insured or Owner to sign an application.





UNDERWRITING REQUIREMENTS

Jet Term Life^{#1} and Jet Whole Life^{#2} Underwriting Requirements

Preferred consideration for face amounts that are fully underwritten only.

MIB, MVR and Rx profile ordered on all applicants.

Issue Age (current age)	\$25,000–250,000	\$250,001–500,000	\$500,001–2,000,000	\$2,000,001– \$5,000,000
18–50	Accelerated Underwriting	Accelerated Underwriting	PM, IR	PM, IR, FINC
51–60	Accelerated Underwriting	PM	PM, IR, SB	PM, IR, SB, APS, FINC
61–65	PM	MA, SB, APS	PM, MA, EKG, APS, IR, FINC	PM, MA, EKG, APS, IR, FINC
66–80 (Jet WL only)	PM	MA, SB, APS	PM, MA, EKG, APS, IR, FINC	PM, MA, EKG, APS, IR, FINC

SB: NT-proBNP (blood test) **APS:** Medical Records **IR:** Electronic Inspection Report **FINC:** Financials

Risk Classes

Accelerated Underwriting	Traditional Underwriting
Preferred Non-Tobacco Standard Non-tobacco	Super Preferred Non-tobacco
Standard Tobacco	Preferred Non-tobacco
Substandard 1 Non-tobacco (1 class includes up to Table 4)	Preferred Tobacco
Substandard 1 Tobacco (1 class includes up to Table 4)	Standard Non-tobacco
Substandard 2 Non-Tobacco	Standard Tobacco
Substandard 2 Tobacco	Multiple substandard rating classes up to Table 16

^{#1} Jet Term Life, Form Series 1611

^{#2} Jet Whole Life, Form Series 211811

For fully underwritten business see additional details on pages 7, 12, 16, and 18.

For Accelerated business, see additional details on pages 6 and 15.





UNDERWRITING REQUIREMENTS (CONTINUED)

Preferred Guidelines

Preferred Underwriting Guidelines				
	Super Preferred	Preferred	Preferred Tobacco	Standard: Non-Tobacco/Tobacco
Tobacco ^{#3}	No tobacco use in past five years	No tobacco use in past three years	Current use, or use within past three years	No tobacco use within last 12 months/current use
Family History	No incidence of coronary or cardiovascular disease or cancer in either parent or sibling prior to age 60	No death from coronary or cardiovascular disease, or cancer in either parent or siblings prior to age 60	No death from coronary or cardiovascular disease or cancer in either parent or siblings prior to age 60	N/A
Cholesterol/HDL Ratio	No history of treatment; may not exceed 5.0	May not exceed 6.0	May not exceed 6.0	Levels 6.1-8.5
Cholesterol Level	No history of treatment; may not exceed 220	May not exceed 240	May not exceed 240	Levels 241-299
Blood Pressure	No history of treatment; readings may not exceed 130/80	Controlled with treatment; readings may not exceed 135/85	Controlled with treatment; readings may not exceed 135/85	Controlled with treatment; readings may not exceed 150/90
Alcohol/Substance Abuse	No history	No history in the past ten years	No history in the past ten years	No history in the past five years
Driving History	No DUI, DWI, or reckless driving in the past five years; no more than one moving violation in the last three years	No DUI, DWI, or reckless driving in the past five years; no more than one moving violation in the last three years	No DUI, DWI, or reckless driving in the past five years; no more than one moving violation in the last three years	No DUI, DWI, or reckless driving in the past five years; no more than one moving violation in the last three years
Aviation	Commercial airline pilots may qualify; not available for private pilots	Commercial airline pilots may qualify; not available for private pilots	Commercial airline pilots may qualify; not available for private pilots	Commercial airline pilots may qualify; private pilots given individual consideration
Avocation	Ratable avocation: not available	Ratable avocation: not available	Ratable avocation: not available	Ratable avocation: Flat extra
Military	Retired/inactive only	Individual consideration	Individual consideration	Individual consideration

^{#3} **Tobacco Use Definition:** Tobacco classification includes any use of tobacco products, use of nicotine replacement therapy (gum, patch, eCig, etc.), cigar use, chewing tobacco or snuff, pipe, etc. Rate reclassification is available once client has stopped using tobacco for one year. Call Member Services to apply for a rate change.





UNDERWRITING REQUIREMENTS (CONTINUED)

Underwriting Requirements for Children Ages 0–17 (Jet Youth Whole Life^{#4})

Issue Age (current age)	\$10,000-\$49,999
0-17	Accelerated Underwriting

Children (Ages 0-17):

- Newborn children must have a Social Security number issued to them in order to write the application.
- Please make sure you weigh and measure the child. Child height/weight guidelines take age into account.
 - If the measurements are not current, it will impact our ability to offer coverage.
 - If the child's height and weight are unknown, it is recommended that you have the parent call the child's doctor for the child's last recorded height and weight. Please include the date of the visit.
 - Substandard ratings are not available for children.

- Any insurance applied for on a child under the age of 16 requires a "Petitioner" as Owner. The Petitioner will most likely be the child's parent. It can also be the grandparents, but parental authorization is needed. Here's what you need to know about Petitioner-Owner status:
 - The Petitioner has complete control of the Certificate until the child reaches age 16.
 - At age 16-21, the child has limited rights that will require Petitioner's consent.
 - At age 21, the child has full ownership transferred to her/him; the Petitioner has no rights to contract or to make any changes going forward.
- All siblings should have equal coverage amounts. As a general rule, face amount should be no more than half (50%) of parents' total coverage.
- Any application that is not approved at point of sale will be referred to an underwriter for review.
- See the Owner/Beneficiary section of this guide on page 18 for special rules where the child has a legal guardian.

^{#4} Jet Youth Whole Life, Form Series 211811





UNDERWRITING REQUIREMENTS (CONTINUED)

Single Premium Whole Life (SPWL)^{#5} Requirements

MIB and Prescription History ordered on all applicants

Net Amount at Risk	Age 45-65 Requirements	Age 66-80 Requirements
Up to \$49,999	Telephone Interview	Telephone Interview
\$50,000-\$99,999	Telephone Interview	Telephone Interview, APS
Over \$100,000	Telephone Interview, APS	Telephone Interview, APS

(Where APS is required – if no doctor visit in past 12 months, a mature assessment exam and blood profile/UA will be ordered)

Point-of-Sale Phone Interview (SPWL Only)

- Our interview process can give you a point-of-sale decision on cases where an APS is not needed.
 - **Hours:** 8 A.M.-5 P.M. Central Time
 - **Phone:** (800) 627-4762, Option 1, Option 1
 - Or you may submit the application to Royal Neighbors, and our service provider, MRS Inc., will contact your applicant for an interview.

Financial Requirements for SPWL

- The Minimum Premium is \$5,000. No exceptions.
- Pre-authorization is required before submitting cases with premium greater than \$200,000 Please call Sales Support using the Contact Information on page 21.
- Source of Funds Documentation Requirements:
 - **CASH of \$10,000 to \$24,999:** Please be sure to indicate on page 2 of the application where these funds originated.

- **CASH of \$25,000–\$49,999:** Please complete the SPWL Declaration of Source of Funds document and submit it with the application.
- **CASH of \$50,000 or more:** Bank statements or other proof of source of funds will be required with the funds.

1035 Exchange Information

- For non-taxable treatment of 1035 Exchange, the following must be in place:
 - Exchange must be *from* life insurance, going to life insurance. Annuity to life insurance is not acceptable.
 - Owner and Insured on both contracts must be identical.
 - Contract being exchanged must be in force.
 - Entire value of existing contract must be exchanged.
- Please confirm that the client has sufficient funds to cover the \$10,000 minimum before you submit the application. Please also see Replacement section on page 9.

^{#5} Single Premium Whole Life (SPWL), Form Series 181812





BUILD CHARTS

Jet Term Life^{#6}/Jet Whole Life^{#7} – Accelerated

Female and Male
 Ages 18-50 – up to \$500,000
 Ages 51-60 – up to \$250,000

Height (inches)	Maximum Weights Shown		Decline
	Standard	Substandard	
58	160	161 to 203	204+
59	165	166 to 210	211+
60	171	172 to 217	218+
61	177	178 to 224	225+
62	183	184 to 232	233+
63	189	190 to 239	240+
64	195	196 to 247	248+
65	201	202 to 255	256+
66	207	208 to 263	264+
67	213	214 to 271	272+
68	220	221 to 279	280+
69	226	227 to 287	288+
70	233	234 to 296	297+
71	240	241 to 304	305+
72	247	247 to 313	314+
73	253	254 to 322	323+
74	260	261 to 331	332+
75	268	269 to 340	341+
76	275	276 to 349	350+
77	282	283 to 358	359+
78	289	290 to 367	368+

^{#6} Jet Term Life, Form Series 1611

^{#7} Jet Whole Life, Form Series 211811

For heights and weights greater than Standard, please call for a risk assessment.
 (See chart on page 11 for fully underwritten Jet Term Life/Jet Whole Life)

If you have questions about height and weight for children, please call Underwriting. Please see page 21 for Contact Information.





BUILD CHARTS

(CONTINUED)

Jet Term Life^{#8}/Jet Whole Life^{#9} – Fully Underwritten

FEMALE (Maximum weight listed)					MALE (Maximum weight listed)				
Height		Super Preferred	Preferred	Standard	Height		Super Preferred	Preferred	Standard
Feet	Inches				Feet	Inches			
4	10	121	133	179	5	0	156	161	192
	11	125	137	185		1	160	165	198
5	0	131	143	192		2	164	169	205
	1	135	147	198		3	168	173	211
	2	140	152	205		4	173	178	218
	3	145	158	211		5	178	183	225
	4	150	162	218		6	184	189	232
	5	154	167	225		7	190	195	239
	6	158	172	232		8	195	200	246
	7	164	177	239		9	201	206	253
	8	168	182	246		10	207	212	261
	9	173	187	253		11	212	217	268
	10	178	192	261	6	0	218	223	276
	11	185	197	268		1	223	228	284
6	0	188	203	276		2	230	235	292
	1	193	207	284		3	237	242	300
	2	197	212	292		4	243	248	308
	3	202	218	300		5	250	255	316
	4	207	222	308		6	257	262	324
	5	212	228	316		7	261	266	332
	6	218	234	324		8	267	272	341

^{#8} Jet Term Life, Form Series 1611

^{#9} Jet Whole Life, Form Series 211811





BUILD CHARTS

(CONTINUED)

SPWL^{#10} Build Chart

Single Premium Whole Life (SPWL) Underwriting Requirements

Build Chart for SPWL, Female and Male

Height (Inches)	Maximum Weights		Decline
	Standard	Substandard	
58	203	204-222	223
59	210	211-230	231
60 (5 feet)	217	218-238	239
61	224	225-246	247
62	232	233-254	255
63	239	240-262	263
64	247	248-270	271
65	255	256-279	280
66	263	264-288	289
67	271	272-296	297
68	279	280-305	306
69	287	288-314	315
70	296	297-324	325
71	304	305-333	334
72 (6 feet)	313	314-342	343
73	322	323-352	353
74	331	332-362	363
75	340	341-372	373
76	349	350-382	383
77	358	359-392	393
78	367	368-402	403

^{#10} Single Premium Whole Life (SPWL), Form Series 181812





OWNERSHIP AND PRIMARY BENEFICIARY CHART

Relationship to Applicant	Term, Whole Life, SPWL		Conditions	Required of Agent
	Acceptable Owner	Acceptable Primary Ben.		
Aunt/Uncle	No	See conditions	Beneficiary acceptable, if no immediate family exists. Max. face amount 50K.	Include written explanation for the arrangement with application.
Bank/Lender	No	Yes		Beneficiary designation must read as follows: _____ (Name and address of bank), creditor, as its interest may appear, but not in excess of the Certificate proceeds. The remainder of the proceeds, if any to _____ (name a contingent Beneficiary here to receive any excess).
Brother/Sister	No	Yes		
Business	See conditions	See conditions	Certain restrictions apply. Insurance must be issued for the benefit of Members and their dependents. Insurance owned by or benefiting a corporation is generally prohibited.	Key Person coverage (available for family owned and operated businesses) requires a corporate resolution, reason client is Key Person and justification for face amount. Buy/Sell coverage requires coverage amounts on all Owners and partners and a copy of the Buy/Sell agreement.
Charity	No	See conditions	Max of 20% benefit. Owner must be insured.	Provide the % of death benefit in the Beneficiary section on the Application. Include name, address, phone #, date of incorporation, or tax ID. Contingent Beneficiary must also be named. Must also provide proof of 501(c)(3).
Child/Stepchild (adult)	Yes	Yes		
Child/Stepchild (minor)	No	Yes		
Cousin	No	See conditions	Beneficiary acceptable if no immediate family exists. Max face amount 30K.	Include written explanation for the arrangement with application.
Domestic partner (common law)	Yes	Yes		
Estate	No	Yes		
Ex-Spouse	See conditions	Yes	Court order required for ex-spouse to be the policyowner (certificateowner).	Provide copy of court order with application for any amount.
Fiance	See conditions	Yes	Owner must have reciprocal coverage for face amount greater than 50K for Jet.	Provide amount of coverage unless submitting application with RNA.
Foster child	No	No	Not allowed due to temporary relationship between foster parent and child.	

State laws supersede any requirements outlined in this guide.

Chart continues on next page.





OWNERSHIP/BENEFICIARY CHART (CONTINUED)

Relationship to Applicant	Term, Whole Life, SPWL		Conditions	Required of Agent
	Acceptable Owner	Acceptable Primary Ben.		
Friend	No	No	Not allowed, due to requirements of being a Fraternal, and need for insurable interest.	
Funeral Home	Yes	See conditions	Funeral home is not viewed as an acceptable Beneficiary in the states of: ID, IL, MA, MI, NJ, NV, OK.	Beneficiary designation must read as follows: _____ (Name of funeral home), creditor, as its interest may appear, but not in excess of the Certificate proceeds; the remainder of the proceeds, if any to _____ (name a contingent Beneficiary here to receive any excess). NOTE: Required wording for the state of MN: Irrevocably to any funeral home that has provided funeral or burial services to the Insured.
Grandchild	No	Yes		
Grandparent	See conditions	Yes	Parent signature required if Proposed Insured is a minor. NOTE: For issue ages 0-15, Petitioner rules apply. Petitioner rules state that through age 16, the Petitioner exclusively controls the Certificate. When minors reach age 16-20, the Certificate becomes jointly controlled between Petitioner and insured minor. At age 21, the Insured gains full control of the Certificate.	Parent's signature required if Insured is a minor. Must indicate if other siblings have equal coverage.
Guardian	See conditions	See conditions	Copy of court-issued guardianship papers required. NOTE: For issue ages 0-15, Petitioner rules apply. Petitioner rules state that through age 16, the Petitioner exclusively controls the Certificate. When minors reach ages 16-20, the Certificate becomes jointly controlled between Petitioner and insured minors. At age 21, the Insured gains full control of Certificate.	Provide a copy of the guardianship papers and other insurance coverage information.

Chart continues on next page.

State laws supersede any requirements outlined in this guide.





OWNERSHIP/BENEFICIARY CHART (CONTINUED)

Relationship to Applicant	Term, Whole Life, SPWL		Conditions	Required of Agent
	Acceptable Owner	Acceptable Primary Ben.		
In-laws	No	Yes		
Niece/Nephew	No	See conditions	Beneficiary acceptable if no immediate family exists. Max face amount 50K.	Include written explanation for the arrangement with application.
Parent/ Stepparent of adult child	See conditions	Yes	For college age students, ages 18-26 with face amounts of 100K or less. All other insured adults should be the Owner of their own Certificate.	
Parent or Step parent (of minor child age 1-17)	See conditions	Yes	If applicant is a minor and face amount is > \$25,000: other children must have similar amounts of coverage and maximum face amount is ½ parents' coverage. NOTE: For issue ages 0-15, Petitioner rules apply. Petitioner rules state that through age 16, the Petitioner exclusively controls the Certificate. When minors reach ages 16-20, the Certificate becomes jointly controlled between Petitioner and insured minor. At age 21, the insured gains full control of Certificate.	If face amount exceeds \$25,000, provide details regarding parents' and siblings' coverage with application. If face amount is premium driven (same premium per child), please advise.
Partner (business)	See conditions	See conditions	Key Person, Buy/Sell agreements	Key Person coverage requires a corporate resolution and proof of coverage on other key employees. Buy/Sell requires a copy of the Buy/Sell agreement.
Partner (domestic)	Yes	Yes	None	
Power of Attorney	No	No	Power of Attorney rights terminate at death of Principal.	
Spouse	Yes	Yes	None	
Trust	See conditions	See conditions	Trust must exist for the benefit of the Proposed Insured's family. Trustee must sign application as "Owner."	Provide a copy of the trust document. Please provide the first page, signature page, trustee designation page, and beneficiary pages.

State laws supersede any requirements outlined in this guide.





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- Member Savings Option 7
- Chapter information Option 8
- Inquiries Option 5

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AGENT GUIDE

FIELD UNDERWRITING GUIDE

Jet Term Life • Jet Whole Life • Single Premium Whole Life (SPWL)
(For SIWL and GDB, see Agent Guide 2996-B)

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