

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.



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1-888-ARCANUM
WWW.ROYALARCANUM.COM



Protecting Families Since 1877
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Features of Simplified Issue

DIVIDEND PARTICIPATION

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

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. Since it is considered Paid-Up, no further premiums will be required for the reduced amount of the insurance.

ATTRACTIVE AND DISTINCTIVE SETTLEMENT OPTIONS - UPON THE DEATH OF THE INSURED

- 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.

MEMBERSHIP

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

PREMIUMS NEVER INCREASE & DEATH BENEFIT NEVER DECREASES

Issue Ages
No Medical Exam
20-85**

Minimum Face Amount
Age 20-85** \$2,500

Maximum Face Amount
Age 20-69** \$50,000
Age 70-85** \$25,000

*Not Available in all States

** Maximum issue age for Washington is 65

PROGRAM BENEFITS

- * No increase of premium
- * No decrease of death benefit
 - * No medical exam
- * Cash accumulation values

CERTIFICATE LOANS

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

PAYMENT TO BENEFICIARY

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

EXTENDED PROTECTION

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

CONVENIENT PREMIUM PAYMENTS

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

SIMPLIFIED APPLICATION

- * Full underwriting not required
- * Full face amount payable in first year
- * Subject to contestable period in first 2 years.

ROYAL ARCANUM
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

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