

## 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  
phone : 1-888-ARCANUM

Protecting Families Since 1877

With "20 Pay Life", you stop paying in 20 Years.

Twenty Payment Life also has a living benefit. The cash value that you build up can be used for emergencies, college for the kids, to pay bills or retirement....either way the choice will be yours!



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

# 20 Pay Life

for Adults & Juniors



Premiums for 20  
Years...That's it...  
No More....

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## Features of 20 Pay Life

### **PAYMENT TO BENEFICIARY**

Because we are a Fraternal Benefit Society, 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.

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## **Guaranteed Educational Loans For Juniors\***

Members' who are enrolled as Juniors from age 0 to 14 years 11 months last birthday for \$ 50,000 of protection will receive a College Educational Loan at Prime Interest of up to \$10,000. Ages and corresponding loan amount are:

Age 0-4 years 11 mos. Last Birthday - \$ 10,000.00  
Age 5-9 years 11 mos. Last Birthday - \$ 6,000.00  
Age 10-14 year 11 mos. Last Birthday - \$ 4,000.00



\* Completion of 3 years membership is required before any loan advancements can be made from this loan. Contact the home office for program details and availability.

## Features of 20 Pay Life

### **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**

Upon application, a paid-up participating Certificate of protection will be issued for such amount as the member's equity will provide.

### **FULLY PAID UP**

Certificate is endorsed as fully paid-up for designated face amount at the end of 20 years.

### **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.