

## 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  
1-888-ARCANUM

Protecting Families Since 1877

**FAMILY PROTECTION PLAN  
FOR FOLKS WHO JUST WANT  
TO MAKE SURE THEY HAVE  
IT COVERED.**



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

THIS PLAN AVAILABLE IN NEW JERSEY AND  
NEW HAMPSHIRE ONLY

**GRADED**  
**BENEFIT** **LIFE**



**NOT SURE YOU HAVE ENOUGH  
FAMILY PROTECTION?  
WITH THIS PLAN, MEN 45-70  
AND WOMEN 45-75 CAN GET  
A LITTLE BIT MORE.**

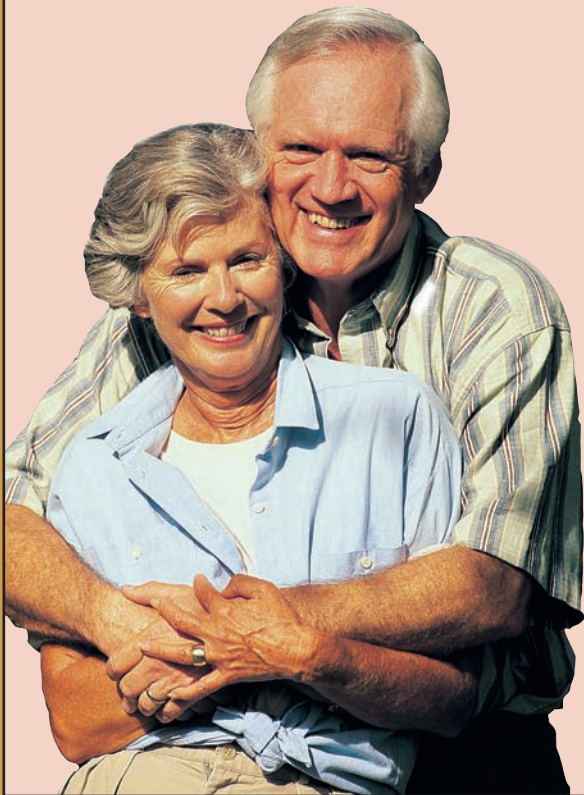
**ROYAL ARCANUM**  
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## Graded Benefit Life

### THE PLAN

**WITH THE GRADED BENEFIT LIFE PLAN, MEN 45 - 70 AND WOMEN 45 - 75 CAN GET FROM \$ 5,000 TO \$15,000 OF COVERAGE WITH**

**NO MEDICAL EXAM AND RATES THAT DON'T GO UP!!**



### PLAN PROVISIONS

#### IF DEATH OCCURS DURING:

- 1) 1ST CERTIFICATE YEAR - **THE PREMIUMS PAID WILL BE RETURNED WITH INTEREST AT 4.5% PER ANNUM.**
- 2) 2ND CERTIFICATE YEAR - **THE DEATH BENEFIT IS 50% OF THE FACE AMOUNT.**
- 3) 3RD CERTIFICATE YEAR - **THE DEATH BENEFIT IS THE FACE AMOUNT.**

**IF DEATH IN THE FIRST OR SECOND YEAR RESULTS DIRECTLY FROM ACCIDENTAL BODILY INJURY, THE DEATH BENEFIT WILL BE THE FACE AMOUNT**



## Graded Benefit Life

### ELIGIBILITY

**YOU ARE GUARANTEED THIS INSURANCE IF YOU CAN MAKE THE FOLLOWING STATEMENTS IN THE APPLICATION:**

- 1) I AM NOT NOW CONFINED TO A BED, OR IN A HOSPITAL, CLINIC, REST OR CONVALESCENT HOME.
- 2) I HAVE NOT BEEN DIAGNOSED OR TREATED BY A LICENSED MEDICAL DOCTOR FOR AIDS OR AIDS RELATED COMPLEX (ARC).

