

SERFF Tracking Number: RNOA-126100135 State: Arkansas
Filing Company: Royal Neighbors of America State Tracking Number: 42119
Company Tracking Number: 2084 RNOA-126100135
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Cancer Waiver of Premium or Monthly Deduction Rider
Project Name/Number: 2009 Cancer Rider/2084

Filing at a Glance

Company: Royal Neighbors of America

Product Name: Cancer Waiver of Premium or Monthly Deduction Rider

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Implementation Date Requested: On Approval
State Filing Description:

SERFF Tr Num: RNOA-126100135 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 42119

Co Tr Num: 2084 RNOA-126100135 State Status: Approved-Closed

Authors: John Friederich, Philip Blankenfeld, Deb Zemo, Kelli Zimmer

Date Submitted: 04/15/2009

Reviewer(s): Linda Bird

Disposition Date: 04/21/2009

Disposition Status: Approved-Closed

Implementation Date:

General Information

Project Name: 2009 Cancer Rider

Project Number: 2084

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/21/2009

Deemer Date:

Submitted By: Deb Zemo

Filing Description:

This rider is new, and has never been issued by Royal Neighbors of America (Royal Neighbors), nor has it ever been available for attachment to any life insurance certificate issued by Royal Neighbors. The rider captioned above is not intended to replace any existing rider in the Royal Neighbor product line.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Illinois filed on 4/8/2009

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/21/2009

Created By: Deb Zemo

Corresponding Filing Tracking Number: 2084

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To the best of my knowledge and belief, no part of this submission contains any unusual or possibly controversial items contrary to normal industry standards. No assumptions or provisions contained in this rider unfairly discriminate in the availability of rates or benefits to individuals of the same class, equal expectation of life, and degree of hazard.

This rider provides for the waiver of premiums or monthly deductions (as appropriate) for the base life insurance certificate and all attached riders (except flexible premium annuity riders) for a period of two years if the insured is diagnosed with Stage II or greater breast, cervical, or ovarian cancer prior to the insured's 60th birthday. Additional 2-year benefit periods are available pursuant to the terms of the rider.

Issue ages for this rider are 16-55 and the primary target market will be females, age 45 years and older. The rider will be marketed by the use of commissioned independent agents and commissioned agents of an Agency. All agents will be under contract, duly licensed by the state and appointed (as applicable) by Royal Neighbors.

This rider will be used with application forms 1725 Rev 8-2007, entitled Application for Term Insurance, approved on 10/30/2007 and 1730 Rev. 10-2008, entitled Application for Permanent Life Insurance, approved for use on 11/24/2008. This rider will be available for attachment to form series 200811-AR, entitled Permanent Life Insurance to Age 121, approved on 4/23/2008; 200911-AR, entitled Flexible Premium Adjustable (universal) Life Insurance Certificate, approved on 11/24/2008, and 200711A-AR, entitled Term Life Insurance to Expiration Date, approved on 10/30/2007.

Company and Contact

Filing Contact Information

Debra Zemo, Compliance Assistant/Legal Secretary zemodm@royalneighbors.org
 230 16th Street 800-627-4762 [Phone] 8233 [Ext]
 Rock Island, IL 61201 309-788-3887 [FAX]

Filing Company Information

Royal Neighbors of America CoCode: 57657 State of Domicile: Illinois
 230 16th Street Group Code: Company Type: Life, Health, Annuity
 Rock Island, IL 61201 Group Name: Royal Neighbors State ID Number:
 (309) 732-8232 ext. 8232[Phone] FEIN Number: 36-1711198

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00

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Retaliatory? Yes
Fee Explanation: \$50 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Royal Neighbors of America	\$50.00	04/15/2009	27180967

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/21/2009	04/21/2009

SERFF Tracking Number: *RNOA-126100135* *State:* *Arkansas*
Filing Company: *Royal Neighbors of America* *State Tracking Number:* *42119*
Company Tracking Number: *2084 RNOA-126100135*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *Cancer Waiver of Premium or Monthly Deduction Rider*
Project Name/Number: *2009 Cancer Rider/2084*

Disposition

Disposition Date: 04/21/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *RNOA-126100135* *State:* *Arkansas*
Filing Company: *Royal Neighbors of America* *State Tracking Number:* *42119*
Company Tracking Number: *2084 RNOA-126100135*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *Cancer Waiver of Premium or Monthly Deduction Rider*
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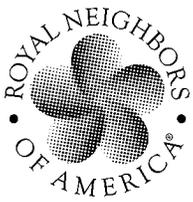
Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Actuarial Demonstration		No
Form	Cancer Waiver of Premium or Monthly Deduction Rider		Yes

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Form Schedule

Lead Form Number: 2084

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	2084	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			2084 Cancer Waiver of Premium or Monthly Deduction Rider.pdf



Cancer Waiver of Premium or Monthly Deduction Rider

Royal Neighbors of America (Royal Neighbors) has issued this Rider as a part of the life insurance certificate to which it is attached (the Certificate).

INITIAL BENEFIT – While this Rider is in force, Royal Neighbors will waive the payment of premiums (except premiums for any annuity rider), or, in the case where this Rider is attached to a universal life certificate, the Monthly Deductions becoming due under the Certificate (Benefit). Such waiver will be for a period of 2 years or until the death of the Insured, whichever is earlier and shall be expressly conditioned upon receipt of proof that the Insured has been diagnosed as having Stage II or greater Covered Cancer prior to the Insured's 60th birthday, (Benefit Period).

ADDITIONAL BENEFITS – While this Rider is in force, Royal Neighbors will provide a Benefit for up to 2 additional Benefit Periods.

Additional 2-year Benefit periods will commence at the later of:

1. A Stage II or greater Covered Cancer diagnosis; or
2. Immediately following the end of a prior 2-year Benefit Period.

If there is a Stage II or greater diagnosis of two or more Covered Cancers, each diagnosed Covered Cancer will have its own 2-year Benefit Period and the Benefit Periods will run consecutively.

While premiums or Monthly Deductions are being waived under this Rider, the Certificate, including any eligible riders attached to the Certificate, will continue in force. Premiums or Monthly Deductions waived under this Rider will not be deducted from the Certificate's accumulation value or death benefit. Premium payments will not be accepted for the Certificate or any riders while premiums or monthly deductions are being waived under this Rider, except for premiums for a flexible premium deferred annuity rider, if a flexible premium deferred annuity rider is attached to the Certificate.

As long as premiums or Monthly Deductions are waived under this Rider, the Insured is not eligible for benefits under a separate disability waiver of premium or monthly deduction rider. While premiums are waived under a disability waiver of premium or monthly deduction rider, the Insured is not eligible for Benefits under this Rider. However, any waiver under a disability waiver of premium or monthly deduction rider will not cause the Owner to lose the right to receive eligible Benefits under this Rider for any Stage II or greater Cancer Diagnosis occurring while a waiver under a disability waiver of premium or monthly deductions rider was in effect. Such benefits will be paid after the discontinuance of a waiver under the disability waiver of premium or monthly deduction rider under which benefits are being waived.

DEFINITIONS

Insured – The individual named as the Insured under the Certificate.

Owner – The Owner of this Rider is the Owner of the Certificate.

Covered Cancer – Means breast, ovarian, or cervical cancer for which the Owner of the Certificate has not previously received a benefit under the terms of this Rider. The Owner may receive a Benefit only one time for each type of Covered Cancer (i.e. breast, ovarian, or cervical).

Stage II Cancer Diagnosis – Means a diagnosis by a licensed physician that a cancer has progressed to a stage that meets a medically recognized standard as Stage II for any of the Covered Cancers.

Monthly Deductions – The amount deducted from the accumulation value of a universal life insurance certificate to pay:

1. The Cost of Insurance for the Certificate; and
2. The Cost of Insurance for any benefit rider, excluding any annuity rider, made a part of the Certificate; and
3. The expense charge; and
4. Substandard extra mortality charges, if any.

EFFECT ON UNIVERSAL LIFE CERTIFICATES – No change in the death benefit type or increase in the face amount may be made while the Monthly Deductions are being waived under this Rider.

NOTICE AND PROOF OF CLAIM – Royal Neighbors must receive written notice of claim and proof of at least a Stage II Cancer Diagnosis ("Notice of Claim"):

1. While the Insured is living;
2. As soon as reasonably possible; and
3. No premium or Monthly Deduction will be waived for any premium or Monthly Deduction prior to the date Notice of Claim is received by Royal Neighbors except as necessary to bring the Certificate current. The Benefit Period will commence on the earlier of the Notice of Claim or the paid to date of the Certificate and will be paid in accordance with the terms of this Rider.

PROOF OF DIAGNOSIS – Royal Neighbors reserves the right to require the Insured be examined by physicians satisfactory to Royal Neighbors, at its expense, as part of proof of a Stage II or greater Covered Diagnosis.

GENERAL – The provisions of the Certificate apply to this Rider unless otherwise provided herein.

ASSIGNMENT – This Rider may not be assigned except in conjunction with and subject to the same restrictions contained in the Certificate.

REINSTATEMENT – This Rider may be reinstated under the same terms as the Reinstatement provision of the Certificate.

INCONTESTABILITY – This Rider will be incontestable after it has been in force during the lifetime of the Insured for 2 years from the Issue Date.

NON-FORFEITURE VALUES – This Rider does not have cash or loan values.

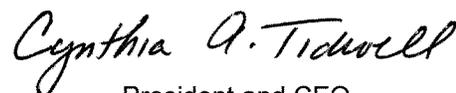
TERMINATION – This Rider will terminate:

1. If the Certificate is continued under a non-forfeiture option;
2. If the Certificate is terminated;
3. Upon written request by the Owner;
4. On the death of the Insured;
5. For non-payment of premium;
6. On the first Certificate anniversary after the Insured reaches age 60 unless the Owner is receiving benefits at such anniversary, in which case this Rider will terminate at the conclusion of the Benefit Periods for all Benefits for which the Owner was eligible, prior to the Insured reaching age 60; or
7. After 3 periods of Benefits have been received under this Rider.

The Issue Date of this Rider is shown on Page 3 of the Certificate.

Executed at the Home Office in Rock Island, Illinois on the Issue Date of this Rider.


Secretary and General Counsel


President and CEO

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

Certification of Flesch.pdf

Compliance Rule and Regulation.pdf

Item Status:

Status

Date:

Bypassed - Item: Application

Bypass Reason: 1730 Rev. 10-2008 approved 11/24/2008

1725 Rev. 8-2007 approved on 11/8/2007

Comments:



230 16th Street | Rock Island, IL 61201

Phone: (309) 788-4561 | Toll-free: (800) 627-4762

E-mail: contact@royalneighbors.org | Web site: www.royalneighbors.org

CERTIFICATION OF FLESCH READING EASE SCORE

Royal Neighbors of America does hereby certify that the following certificate forms and application, specimen copies of which are submitted herewith, are in its judgment readable based on the factors specified in Arkansas Regulations.

<u>FORM</u>	<u>TITLE</u>	<u>FLESCH SCALE READABILITY ANALYSIS AND TEST SCORE</u>
2084	Cancer Waiver of Premium or Monthly Deduction Rider	66.19

- A Flesch reading ease test scores of the above forms is as indicated above.
- The forms are printed, except for specification pages, schedules and tables, in not less than ten point, one point leaded.
- The forms listed above were analyzed in their entirety both to the method and formula as specified in Arkansas Regulations.

Dated this 15th day of April, 2009

By _____
Philip K. Blankenfeld – Compliance Manager

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: ROYAL NEIGHBORS OF AMERICA

Form Number(s): 2084

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

Bruce R. Peterson

Signature of Company Officer

BRUCE R PETERSON

Name

SECRETARY AND GENERAL COUNSEL

Title

4/15/2009

Date