



COVID-19 RESPONSE

Product Changes

Over the past several weeks, we've seen great shifts in the industry due to COVID-19 pandemic. These range from state-issued shelter-in-place orders & other mandates to swift regulatory changes. This uncertainty calls for agile solutions and to appropriately balance the needs of agents, customers, members and our organization, we are making temporary changes to some of our products and processes.



Effective 4/25/20



What products are changing?

- Simplified Issue Whole Life
- Graded Death Benefit
- Single Premium Whole Life

What are the product changes, effective 4/25/20?

1. A simple, 4-question supplemental questionnaire is now required - along with the insurance application - for SIWL and SPWL products.
2. Graded Death Benefit is suspended until further notice.
3. Maximum Issue Age is 80 years. Reminder – we are a “age last birthday” organization.

Do product changes affect the paper application process?

Yes. The paper application process now requires a simple, 4-question supplemental questionnaire for both SIWL & SPWL products.

Does this affect the e-App and Voice Signature process?

No. The e-App and and Voice Signature will be automatically updated with new questions. No supplemental questionnaire is required.

Where can I get the new supplemental application?

The new application is available for download on your [Agent Portal](#) and for order through Sales Support.

Does this apply to all states?

No. CT, DC, FL, IL, OH, SD & ND do not require the supplemental questionnaire.

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