



ROYAL STATE INSURANCE OFFICES

Oahu Office

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Honolulu, HI 96813
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1-800-890-9022 (Toll-free from the Neighbor Islands)

Hawaii Office (Hilo)

120 Pauahi Street, Suite 201
Hilo, HI 96720
Phone: (808) 935-2766

Kauai Office

4370 Kukui Grove Street, Suite 105
Lihue, HI 96766
Phone: (808) 245-4571

Maui Office

2145 Kaohu Street, Suite 205
Wailuku, HI 96793
Phone: (808) 244-7245
1-800-774-7668 (Toll-free from Molokai and Lanai)



ROYAL STATE INSURANCE

Live happy. Insure smart.™

www.royalstate.com

Royal Term Advantage

*Individual Term Insurance with
Low Monthly Premiums*

**Conversion to Permanent
Life Insurance with No Medical Exam**



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What is

Term Life Insurance

is normally purchased to ensure:

- Your mortgage can be paid
- Your children's education needs are covered
- Your family can live comfortably should something happen to you.

The monthly premiums are lower for this type of insurance and there is no cash value or death benefit at the end of the term period.

Whole Life & Universal Life Insurance

provides you:

- With the same protection as Term Life Insurance
- And you also accumulate cash value and a guaranteed death benefit.

To receive these benefits you normally pay a higher monthly premium.



What if

What if you could get BOTH...

Lower monthly premiums now, **plus**

A guaranteed death benefit to give your family peace of mind later

Royal Term Advantage

Royal Term Advantage is an Individual Term Life Insurance Policy.

This policy from Royal State Insurance allows you to **Customize your coverage, based on what you need, when you need it:**

- Pay the **low monthly premiums** that you expect from a term insurance policy.
- **Determine the coverage and monthly premiums** at different times during the policy's term, to give you more coverage when you need it and lower payments when you don't.

TIERING



This Term Policy's "**Tiering**" allows you to pay just for the amount of coverage you need, when you need it. You can save money in premiums while knowing your family will be taken care of.

Example: Male, Age 42, Non-Smoker, Married, Children Ages 15 and 18
 Needs \$100,000 of coverage on himself until youngest child reaches age 25
 Needs \$200,000 of coverage until retirement at age 62 for family income needs
 Needs \$200,000 of coverage to pay off mortgage loan with 25 years remaining

Tier	Face Amount	Duration	Coverage Needs
1	\$100,000	10 years	Pay for children's education expenses through age 25.
2	\$200,000	20 years	Pay for family expenses until retirement.
3	\$200,000	30 years	Pay off mortgage loan.

Normally, you would purchase a \$500,000 term policy for 30 years. With the new "**tiering**" approach, you only pay for the amount of coverage you need... during the years that you really need it.

This would **SAVE YOU** a total of \$ \$27,290!

If you reinvest the savings at a 2% rate, it adds up to \$12,132.

At the end of each tier, you have the option to convert any or all of your coverage (**without** a medical exam) to get a Permanent Life Insurance benefit, which will:

- Provide you with a growing cash value.
- Pay a death benefit. Other benefits may be applicable after age 100.

GUARANTEED DEATH BENEFIT

With Royal Term Advantage, you decrease your coverage as your needs change and save on premiums during those years.	
Traditional 30 Year Term Policy	Premium per year \$2,945
Royal Term Advantage	Premium per year: Years 1-10 \$2,650
	Premium per year: Years 11-20 \$2,218
	Premium per year: Years 21-30 \$1,238