

Royal State Insurance

C u s t o m e r s

F a l l 2 0 1 0

Information at Your Fingertips!

Royal State Insurance offers you a **FREE** One Year Subscription to the “**Royal State Insurance – LTC**” Site – **we will pay for it!**

The “**Royal State Insurance – LTC**” Site includes all of your important information and resources for Long-term Care in one easy to access location. Here are some of the valuable tools you will have access to:

- *Current, Highest and Lowest estimator to calculate possible Home Health Care costs you may need to prepare for*
- *A listing of Care Facilities and Physicians not only in Hawaii but across the nation*
- *Comprehensive Medical Library of important information*
- *Wellness Tips to improve the quality of your life*
- *Assessment to evaluate your Long-term Care needs*
- *Create your own Living Will document – at no charge to you*
- *Helpful Caregiver Agreement template*

Go to www.royalstate.com to request your FREE One Year Subscription to “**Royal State Insurance – LTC**”

Enter to
win a
FREE
iPad!



Take a short survey at
www.royalstate.com today.

No purchase necessary. Complete sweepstakes rules can be found at www.royalstate.com

Insurance For ALL Of Your Needs, One Place To Get It ALL!

Most of us don't imagine that we will need insurance to help us in our daily lives. However, consider how fast that can change.

One accident that prevents you from going back to work can mean you cannot pay your family's bills – unless you have Disability or Critical Care insurance.

If someone gets hurt on your property they could sue you and drain your hard earned savings or the equity you have built in your home – unless you have enough Personal Liability Insurance.

When you pass away your loved ones may not have enough money to pay for your final expenses and to continue their style of living – unless you have left them enough life insurance.

Royal State Insurance can help. We not only have our own insurance products, but also serve as a broker for other companies.

We provide **ONE STOP** for all of your insurance needs:

- Life Insurance
- Long-term Care Insurance
- Disability Insurance
- Critical Care Insurance
- Supplemental Hospital Insurance
- Cancer Insurance
- Homeowners Insurance
- Automobile Insurance
- Personal Liability Insurance



We are constantly looking for ways to save you money and protect your financial future. For example, our newest discount – just for HGEA members – is a lower rate on select Aflac Plans, including Accident and Short-term Disability coverage.

Royal Term Advantage - Our Newest Product!

Royal Term Advantage is an affordable term insurance product that you can set-up to have lower coverage (and lower premium payments) during the years when you don't

need as much. This plan also allows you to exchange it later to a permanent plan with growing cash value and a death benefit.

Consider All the Reasons to Have Long-Term Care Insurance

Takes the Burden off Your Family

Paying the rising costs of long-term care services from your own resources can quickly jeopardize your family's financial future.

Protects Your Savings

The need for long-term care services impacts 70% of individuals 65 and older, according to the US Department of Health and Human Services.



Allows You To Take Care of Your Family if You Get Hurt

Dealing with long-term care needs is challenging no matter how old you are.

Helps You Stay in Control

While the need for long-term care has become a reality for millions of Americans, many have found it possible to preserve a degree of independence and maintain a sense of control over the level of care they receive and where they receive it—through Long-Term Care Insurance.

Call us at the number below for the date of our next free workshop!

For a no-obligation needs analysis call 539-1600 (1-800-890-9022 toll free from the neighbor islands). Or, go to www.royalstate.com and click on ROYAL REVIEW on the home page - you can also enter a drawing to win a FREE iPad.

Your Life's Roadmap

Plan for the MILESTONES in your life.

Enjoy each milestone in your life but be aware of the risks that can affect you and your family's quality of life. Let Royal State Insurance help you be financially secure and protected every step along the way.



First Job

Invest in your long-term financial future now. Life Insurance is much more affordable at this age.



Marriage New Home

Paying your bills is based upon your ability to work. You are at risk if you have an accident and/or are disabled in any way. Additional Term Life Insurance can be added to cover your mortgage during its 30 year term.



Children In College

As your children become independent your focus shifts to planning for your own future. You may be thinking of a nest egg and ensuring you have enough cash. This is a good time to move some of your Term Life Insurance into a permanent Whole Life plan, building up your cash value.



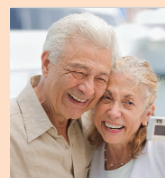
Young Children

Bills increase as you provide your children with all the opportunities available to them. Additional Term Life Insurance can take care of your family's living expenses, if something should happen to you, while your children are growing up.



Pre-Retirement

The risk of needing long term care increases as you approach retirement age. Protect yourself and your income by adding Long-Term Care Insurance to your portfolio.



Retirement

You are on a fixed income and your savings is important for your quality of life. Whole Life insurance purchased earlier will provide you with cash value and a death benefit to cover your final expenses.

Privacy Notice

Please read it carefully.

Pursuant to Federal and State laws, financial institutions are required to issue you an annual privacy notice describing their privacy policies and practices. Such laws also allow financial institutions to issue at their discretion joint notices. To minimize the quantity of notices you will be receiving, the following financial institutions, all of whom are separate, independent entities that are not affiliates of each other, have decided to provide you with a joint privacy notice:

- The Royal Insurance Agency, Inc.
- Mutual Benefit Association of Hawaii
- Royal State National Insurance Co., Ltd.
- Voluntary Employees' Benefit Association of Hawaii

Each one of above entities wants to assure you of their respective commitment to protect the privacy of your personal financial or health information that is required by law.

Privacy Policies and Practices

Information that is collected:

The above entities collect nonpublic personal information about you is collected from the following sources:

- Information that is received from you on each respective entity's applications or other forms;
- Information about your transactions with each respective entity, their respective affiliates or others;
- Information each respective entity receives from a consumer reporting agency and other institutions or entities.

Information that may be disclosed

Collected information may be disclosed to respective entity's affiliated and nonaffiliated service providers when necessary to carry out normal business activities and as permitted by law. These business activities may include:

- Collecting and paying insurance premiums and auditing functions thereof;
- Paying supplemental benefits and auditing functions thereof;
- Paying physicians, hospitals, and others who provide health care services to you and others covered by your insurance policies, paying reimbursements for cost of services to clients,

paying supplemental plan benefits to clients, and auditing functions thereof;

- Conducting quality assurance activities or outcomes assessments;
- Reviewing the competence or qualification of health care professionals;
- Performing care management, education, risk assessment, and health promotion and outreach activities;
- Performing accreditation, licensing or credentialing activities;
- Analyzing health plan claims or health care records data;
- Evaluating provider clinical performance;
- Carrying out utilization management;
- Conducting or arranging auditing services in accordance with statute, rule or accreditation requirements;
- Performing marketing activities;
- Creating non-identifiable information;
- Complying with federal and state laws.

Practices regarding information confidentiality and security

Each respective entity restricts access to nonpublic personal information about you to those employees who need to know that information in order to provide products, services, or marketing activities to you. Each respective entity maintains physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information from unauthorized disclosure.

Policy regarding dispute resolution

Any controversy or claim arising out of or relating to this Privacy Notice, or breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

Federal and State laws require that this Privacy Notice be provided to you each year unless your relationship with the respective entity has terminated.

Should you have questions regarding this Privacy Notice please contact us at 1-800-890-9022.



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Honolulu, HI 96813

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Important Information for

Royal State Insurance



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Inside This Issue:

Privacy Notice

Free Subscription To Royal State
Insurance – LTC

One Stop For All Your Insurance Needs

Our Newest Product

Long-Term Care Insurance

Your Life's Road Map

**Enter a Drawing to Win
a FREE iPad**



How to Contact Us

ROYAL STATE INSURANCE OFFICES

Oahu Office

819 S. Beretania Street
Honolulu, HI 96813
Phone: (808) 539-1600
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

105 N Market Street, Suite 201
Wailuku, HI 96793
Phone: (808) 244-7245
1-800-774-7668 (Toll-free from
Molokai and Lanai)

www.royalstate.com