

Why save with a fixed deferred annuity?

A fixed deferred annuity is a long-term insurance product designed for retirement savings, which, under current federal tax laws, allows the owner, and certain trusts, to accrue interest for a period of years without having to pay tax on the interest earnings until they are withdrawn.

PRODUCTS:

Life Insurance

- Term Life Insurance
- Universal Life Insurance
- Whole Life Insurance

Annuities

- Single Premium Deferred Annuity (SPDA)
- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**

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230 16th Street, Rock Island, IL 61201

Form 2995 • Rev. 11-2017

ROYAL NEIGHBORS OF AMERICA®

ANNUITIES

SPDA CHOICE SERIES

Multi-Year Annuities

Choice 3 (Form Series 1021)

Choice 5 (Form Series 1022)

Choice 6 (Form Series 1022)



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We are Royal Neighbors of America®

As one of the largest women-led life insurers, Royal Neighbors has been committed to empowering women to achieve financial security since 1895. We are a life insurer with a community focus – providing opportunities for our members to engage and give back, and supporting the communities where they live.

We offer financial protection solutions for women throughout their lives. Our members receive valuable benefits¹ such as scholarships and discounts on health, retail, and legal services.

We are Insurance with a Difference.™

CHOICE 3 • CHOICE 5 • CHOICE 6
(FORM SERIES 1021 • FORM SERIES 1022 • FORM SERIES 1022)

CHOICE 3 (Form Series 1021)

- Three, 3-year initial interest rate guarantee periods
- 30-day free withdrawal window provided the last 30 days of the first two 3-year guarantee periods
- 9-year surrender charge period
- Minimum premium of \$50,000

Certificate Year	1	2	3	4	5	6	7	8	9	10
Withdrawal Charge %	8%	7%	6*%	8%	7%	6*%	8%	7%	6%	0%

*30-day free withdrawal window provided the last 30 days

CHOICE 5 (Form Series 1022)

- 5-year initial interest rate guarantee
- 5-year surrender charge period
- Minimum premium of \$10,000

Certificate Year	1	2	3	4	5	6+
Withdrawal Charge %	8.5%	7.5%	7%	6%	4%	0%

CHOICE 6 (Form Series 1022)

- 6-year initial interest rate guarantee
- 6-year surrender charge period
- Minimum premium of \$5,000

Certificate Year	1	2	3	4	5	6	7+
Withdrawal Charge %	8.5%	7.5%	7%	6%	5%	4.5%	0%

A fixed annuity is a long-term, tax-deferred product designed for retirement savings and has limitations, including surrender charges apply. Guarantees are based on the strength and claims-paying ability of Royal Neighbors. Not FDIC insured - may lose value. The current interest rate will be held on Single Premium Deferred Annuity applications. Income provided will be based on the interest rates in effect on the date funds are received. Guaranteed for the first three, five, or six certificate years depending on the product; after which the current renewal rate will apply. At the end of the initial guaranteed interest rate period, the annuity will continue to earn tax-deferred interest at a rate set by Royal Neighbors, not less than the minimum guaranteed rate stated in the annuity contract until maturity.

Withdrawals and surrenders will reduce the cash surrender value and death benefit of the certificate. As a general rule, withdrawals and surrenders are taxable to the extent they exceed the cost basis of the certificate, and may also be subject to a 10% federal income tax penalty if any withdrawal taken prior to age 59 ½. Tax laws are complex and subject to change. Please consult with a qualified tax professional about the potential impact of any surrender or withdrawal.

Annuities not available in all states. Contractual provisions and limitations may vary by state. Annuities are products of the insurance industry and are not guaranteed by any bank or credit union. They are not insured by the FDIC or any federal government agency. They are not a deposit and may lose value.

¹ Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed. Insurance or annuity products should not be purchased for eligibility or maintenance of nonguaranteed membership benefits. These products should only be purchased if they meet the financial need of the applicant.

Royal Neighbors Choice Series Annuities
Could Be the Right Choice for You

Royal Neighbors Choice Series allows for one initial lump-sum premium. It will earn interest, tax-deferred, until maturity, which provides guaranteed growth. Choice Series Annuities provide you an initial guaranteed interest rate over 3, 5, or 6 years. After the initial guaranteed interest rate period is over, all Choice Series Annuities cannot credit interest below a minimum guaranteed interest rate. This minimum guaranteed rate is determined by a formula, and will not exceed 3% or be less than 1%, depending on current market conditions. With a minimum guaranteed interest rate, you will be accumulating retirement savings with a guaranteed return.

