



Company	Royal Neighbors of America
A.M Best Rating	A
Standard and Poor's Rating	NR
Product Type	Traditional Fixed
Product	Steady Choice II (FPDA)
Policy Form Number	ICC1221
Distribution Channels Sold In	Direct Response Independent
Product Launch Date	N/A
Bonus	N/A
Surrender Charge	10 Years 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 1.00% - 3.00% Guaranteed Annual Return
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed



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Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	2.95%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Issue Ages 0-75 Full Account Value Issue Ages 76+ Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	N/A
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000 EFT \$100 Monthly
Minimum Subsequent Premium	Q/NQ \$1,200
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A



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Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	States Not Approved In: AK, AL, HI, IA, LA, MA, NH, NY
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	7/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.