



SINCE 1895

RICH PAST, STRONG FUTURE.

Royal Neighbors of America® is a Member-based provider of life insurance and annuities. Our mission is to protect women financially, and empower them to improve their lives, families, and communities through education and volunteerism. Founded in 1895 by nine pioneering women, today Royal Neighbors serves over 220,000 Members nationwide and is a financially strong and thriving organization. Royal Neighbors Members receive benefits^{#1} such as access to life insurance, annuities, scholarships and discounts on health, retail and legal services.

^{#1} Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed Membership benefits. These life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member savings are available at no additional cost. Member savings opportunities are provided at the discretion of Royal Neighbors of America and are not available in all states. Member savings are not part of any insurance or annuity contract and are not guaranteed.

PRODUCTS

Life Insurance

- Term 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
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230 16th Street
Rock Island, Illinois 61201
(800) 627-4762
royalneighbors.org



INSURING LIVES
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GREAT CHOICES FOR YOUR RETIREMENT

SPDA Choice Series Multi-Year Annuities

- Choice 3 (Form Series 1021)
- Choice 5 (Form Series 1022)
- Choice 6 (Form Series 1022)



CHOICE 3, CHOICE 5, AND CHOICE 6

Great choices for your retirement

(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%

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.

Form 2995; Rev. 5-2021

Royal Neighbors Choice Series Annuities could be the right choice for you

Royal Neighbors **Choice Series Annuities** allow 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.

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 3, 5, or 6 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 is 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.

Royal Neighbors Choice Series Annuities (Form Series 1021, 1022, and 1022). Royal Neighbors of America® (NAIC #57657), is an Illinois corporation and is licensed in all states and the District of Columbia, except AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state.

The Royal *difference*

When you become a Member of Royal Neighbors, you join a fraternal benefit society more than 220,000 strong.

From grant funding to scholarships, our Member programs celebrate and enhance the impact we can make together.



Community Chapters

Our chapters positively impact their communities by volunteering. Connect with your local chapter, or if you're already volunteering, start one, and we'll provide supplies, support and funding to help.



Difference Maker Fund

As a Member, if you want to be a Difference Maker by leading your own volunteer project, we can help by providing seed money, promotional materials, and guidance for how to make it effective.



Nation of NeighborsSM

Nominate an inspiring woman for a Nation of Neighbors award. Our signature women's empowerment grant program recognizes women planning to start or expand a business, organization, program, or nonprofit that helps women or girls in their community.



Scholarship Program

We're dedicated to making college more affordable for our Beneficial Members through scholarships for post-secondary education at a community college, trade or vocational school, or a four-year institution.



Member Relief Fund

This fund provides financial assistance to qualified Beneficial Members experiencing extreme cases of need, due to illness or injury, or extensive property loss/damage due to natural disasters.



Member Savings

Using the Royal Neighbors Member Savings Card, Members and their immediate families have access to free/discounted services to help save on legal services, vision/dental services, prescriptions and more.

Find out more at royalneighbors.org/membership.

Member programs are provided at the discretion of Royal Neighbors of America®, are not available in all states, and are subject to change without notice. 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 non-guaranteed Membership programs. These products should only be purchased if they meet the financial needs of the applicant. Member programs are available at no extra cost.