

*Supporting
communities
you live in*

Millions of dollars have been donated to support individuals in need.

We have provided over \$4.1 million in scholarships to our members since 1962.

Our members have volunteered nearly 20 million hours in the past 40 years.

Royal Neighbors of America

Insurance with a DifferenceSM

As one of the nation's largest women-led life insurance organizations, Royal Neighbors of America exists for the benefit of its members. It offers insurance products to fulfill financial needs for growth, savings, and protection. Members also receive valuable member benefits and can participate in volunteer activities through the organization's local chapters to make a difference in their communities. The organization's philanthropic efforts are dedicated to changing women's lives through its national programs and through the Royal Neighbors Foundation, a 501(c)(3) public charity.

Get to know us:

- Since 1895, Royal Neighbors of America has been dedicated to insuring lives, supporting women, and serving communities.
- We were founded by nine strong, independent, and visionary women who wanted to empower women and those they cared about.
- Through local chapters, our 200,000 members work together to direct our national resources to causes that make a difference in their communities.
- We began giving back as early as 1906 when we gave financial aid and hands-on assistance to victims of the San Francisco earthquake.
- More recently, our financial help has made a difference to those affected by natural disasters such as Hurricanes Hugo, Rita, and Katrina; the Parkersburg, IA, tornado; and the Midwest floods.

In a crowded industry of look-alike insurance companies, one name stands out from the rest. Royal Neighbors of America is Insurance with a DifferenceSM.



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIESSM

Royal Neighbors of America

www.royalneighbors.org

(800) 627-4762

Form 2998; Rev. 5-2013



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIESSM



SteadyChoice II
Flexible Premium Deferred
Annuity
Flexible Premium Deferred Annuity

SteadyChoice II Flexible Premium Deferred Annuity

Base Form Series 1221

Low payment options make saving affordable

You get maximum flexibility with Royal Neighbors of America's SteadyChoice II annuity. Life changes quickly and you need a savings option that lets you control the contributions. You can change your contribution as your situation changes.

And the low minimum monthly premiums mean you can start saving now.

Guaranteed returns in uncertain times

How can you manage this uncertainty when it comes to something as important as saving for your retirement? Royal Neighbors guarantees that the interest rate for the SteadyChoice II Annuity will not drop below the minimum guaranteed credited rate during the accumulation period. The actual interest rate credited to your account could be higher. SteadyChoice II will take the guesswork out of planning for your future with a guaranteed minimum return on your retirement savings.

Defer your tax liability

With Royal Neighbors SteadyChoice II, you do not pay tax on the money your annuity earns until you make a withdrawal.*

Make SteadyChoice II your choice

- You can supplement Social Security and pension income
- You can count on a guaranteed minimum return
- You can change your contributions
- You can save money with Royal Neighbors' member benefits

*Withdrawals may be subject to income tax. If withdrawals are made before the owner's age 59½, the taxable portion may be subject to an additional 10% IRS penalty. Please consult your tax professional for information applicable to your personal situation.

Base Form Series 1221. Not available in all states. Contractual provisions and limitations 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.

At a Glance *Financial Strength*

ASSETS:
\$831 million

SURPLUS:
\$206 million

SURPLUS RATIO:
25% (significantly above the estimated industry benchmark)

SOLVENCY RATIO:
1.33 (above the industry average)

A.M. BEST RATING:
A- (Excellent) for overall financial strength and ability to meet ongoing obligations to certificateholders (4th highest out of 15 possible)

(as of December 31, 2012)

Save with valuable member benefits

Our members receive valuable benefits¹ which currently include scholarships and discounts on health and wellness services.

We are Insurance with a DifferenceSM.

Health and Wellness Discounts

At no additional cost, Royal Neighbors members enjoy discount programs for prescription drugs, dental and vision services, and much more.

Scholarships

For more than 50 years, we have recognized the power of education in building a woman's worth and have awarded \$4 million in scholarships to members in all life stages. We offer many scholarships for traditional and non-traditional students who are beneficial members of Royal Neighbors.

Disaster Aid

From natural disasters to illness, when the unexpected occurs, Royal Neighbors is there for you. Our Fraternal Aid program provides financial support to beneficial members experiencing hardship as a result of illness, accidents, or natural disaster.

The Royal Neighbor Magazine

Filled with current financial, health, and Royal Neighbors news, all members can stay connected with our flagship magazine, *The Royal Neighbor*.

Nation of NeighborsSM Program

As a Royal Neighbors member, you have the opportunity to pay it forward and nominate worthy individuals for financial assistance to help fund their dreams.

Legal Services and Retail Benefits

Members have access to free and discounted legal services as well as online shopping discounts.

Chapters

In America's towns both big and small, our volunteer chapters serve as front-line ambassadors for the goodwill that is the hallmark of Royal Neighbors. Members get involved, give back, and help other women and their families in their own communities with the support of Royal Neighbors' philanthropic programs. We also proudly participate in national volunteer events every year.



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.