

INSURANCE DEPARTMENT

BRADFORD K. CURTIS

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^{#4} such as access to life insurance, annuities, scholarships and discounts on health, retail and legal services.

^{#4} 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.

Form 2978; Rev. 5-2021

PRODUCTS

Life Insurance

- Term Life Insurance
- Whole Life Insurance

Annuities

- Multi-Year Guarantee Annuity (MYGA)
- 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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royalneighbors.org



Form 2978; Rev. 5-2021



INSURING LIVES
SUPPORTING WOMEN
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PROTECT YOUR RETIREMENT

Multi-Year Guarantee Annuity



Form 2978; Rev. 5-2021

MULTI-YEAR GUARANTEE ANNUITY

Protect your retirement
(Form Series 21211512)

3 Year Guaranteed Interest Rate Annuity		5 Year Guaranteed Interest Rate Annuity		10 Year Guaranteed Interest Rate Annuity	
Certificate Year	Surrender Charge Percentage	Certificate Year	Surrender Charge Percentage	Certificate Year	Surrender Charge Percentage
Year 1	9%	Year 1	9%	Year 1	9%
Year 2	8%	Year 2	8%	Year 2	8%
Year 3*	7%	Year 3	7%	Year 3	7%
Year 4	9%	Year 4	6%	Year 4	6%
Year 5	8%	Year 5*	5%	Year 5	5%
Year 6	7%	Year 6	9%	Year 6	4%
Year 7+	0%	Year 7	8%	Year 7	3%
		Year 8	7%	Year 8	2%
		Year 9	6%	Year 9	1%
		Year 10	5%	Year 10*	0.5%
		Year 11+	0%	Year 11	9%
				Year 12	8%
				Year 13	7%
				Year 14	6%
				Year 15	5%
				Year 16	4%
				Year 17	3%
				Year 18	2%
				Year 19	1%
				Year 20	0.5%
				Year 21+	0%

*The Surrender Charge Percentage shown above applies for the entire Certificate Year except for the final 30 days. No Surrender Charge or Market Value Adjustments apply during the final 30 days of this Certificate Year. The Cash Surrender Value for the remainder of the year will be calculated using the stated Surrender Charge Percentage for this Certificate Year and the applicable Market Value Adjustment.

Why buy this Royal Neighbors Annuity?

Royal Neighbors Multi-Year Guarantee Annuity (MYGA) allows for one lump-sum premium. It will earn tax-deferred interest until maturity, which provides guaranteed growth. MYGA provides you with two guaranteed interest rate periods, each of the same length – 3, 5, or 10 years.^{#1} After the second guaranteed interest rate period, the MYGA will not credit interest below the minimum guaranteed interest rate. With the two guaranteed interest rate periods and the minimum guaranteed interest rate, you will be accumulating retirement savings with the comfort in knowing your nest egg will always grow. There is a potential to receive higher interest rates due to the Market Value Adjustment (MVA). The MVA may decrease the value of the annuity if rates decrease, but will not go below our minimum guaranteed rate.^{#2}

Access your money in an emergency.

With our **Member Emergency Access Rider** (Form Series 211451-MEAR), after the first Certificate Year, and upon the occurrence of a Qualifying Emergency Event, the Owner is eligible for a one-time withdrawal of up to 50% of the account value which is the account value as of the beginning of the Certificate Year in which the withdrawal is made, not to exceed \$250,000 – no surrender charges or market value adjustments apply!^{#3} You can have comfort in knowing you can access your MYGA funds in a time of need. This rider is available for no additional premium.

^{#1} Florida consumers only: The 10-year MYGA (Form Series 21211512-FL-10-65) does not have a repeating withdrawal charge period for applicants age 65+.

^{#2} Market Value Adjustment may increase or decrease the value of the annuity depending on the movement of the Treasury index from the beginning of the guaranteed interest rate period.

^{#3} Qualifying Emergency Event: loss of owner's primary residence due to natural disaster, fire, or unforeseen accident. Loss of owner's business due to natural disaster, fire, or unforeseen accident. Death of owner's immediate family member. Involuntary loss of owner's employment for more than 90 days. Accidental loss by owner of arm, leg, hand, foot, or sight in at least one eye. Hospitalization of five or more days of owner due to accident or illness.

A fixed annuity is a long-term, tax-deferred product designed for retirement savings and has limitations, including Surrender Charges. Guarantees are based on the strength and claims-paying ability of Royal Neighbors. Not FDIC insured – may lose value. Guaranteed for the first three, five, or ten Certificate Years depending on the product selected; after which another guarantee for the same number of years is provided. At the end of the second guarantee 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.

Royal Neighbors MYGA (Form Series 21211512). 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. Royal Neighbors contracts are not FDIC insured, and are not a deposit account and may lose value.

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 AmericaTM, 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.