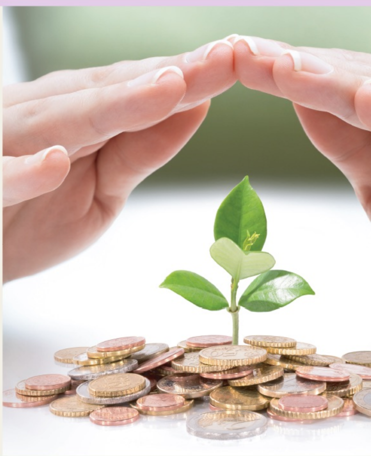
Royal Neighbors of America®

2022 By the Numbers

2022 Financial Strength



$1.2B Assets and **$184M** Certificateholders' Surplus

AM Best Credit Rating of **A Excellent**
(3rd highest out of 13 for overall financial strength*)

** As of November 17, 2022, Royal Neighbors is rated A Excellent (3rd highest out of 13) by the AM Best Company for overall financial strength and ability to meet ongoing obligations to certificate holders. For the latest Best's Credit Rating, access ambest.com.*

2022 Insurance Protection

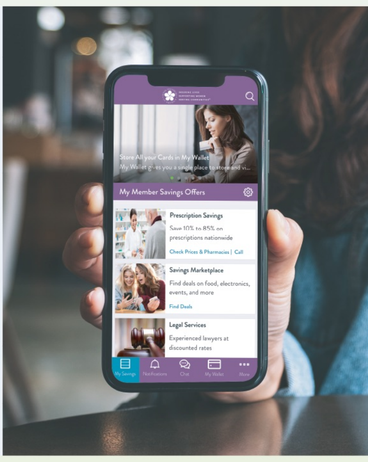
$4.6B of Life Protection Coverage

$61.2M Life Claims Paid

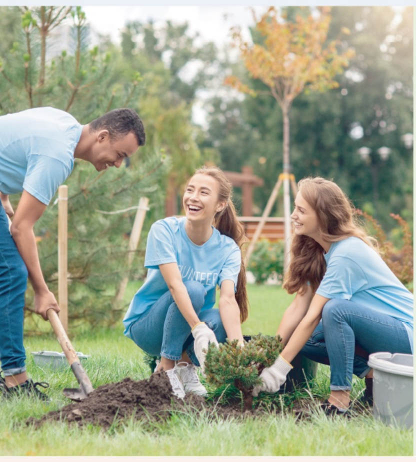
43 State Footprint for Royal Neighbors life insurance and annuity products (44 with DC)**

***Not licensed in AK, AL, HI, LA, MA, NH, and NY. SPWL not available in MT.*

2022 Member Savings



$1.2M saved by members on discounted health, wellness, legal services, retail services, and more.



2022 Community Impact

250,000+ members improving communities

200+ chapters participating in grassroots volunteering

342,424 Volunteer Hours to our communities

2022 Social Good

$24.5M Social Good Impact

$175,000 Scholarships Awarded

$100,000 Nation of Neighbors℠ Women's Empowerment Grants

$1,360,374 Total **Philanthropic** Spend

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Rev. 10051; Rev. 6-2023

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Annuity Interest Rates as of 10/16/2023

Product	Premium Amounts	Rate as of 10/16/2023	Existing Rate	Minimum Guaranteed Rate as of 10/16/2023
Steady Choice II Flexible Premium Deferred Annuity	N/A	3.00%	3.00%	**3.00%**
Flexible Premium Deferred Annuity Rider	N/A	3.00%	3.00%	**3.00%**
Multi-Year Guaranteed Annuity 10-year	Single premium of: $100,000 and above	**5.85%**	5.60%	**3.00%**
	Single premium of: $10,000 – $99,999	**5.75%**	5.50%	**3.00%**
Multi-Year Guaranteed Annuity 5-year	Single premium of: $100,000 and above	**5.80%**	5.55%	**3.00%**
	Single premium of: $10,000 – $99,999	**5.70%**	5.45%	**3.00%**
Multi-Year Guaranteed Annuity 3-year	Single premium of: $100,000 and above	**5.65%**	5.25%	**3.00%**
	Single premium of: $10,000 – $99,999	**5.55%**	5.15%	**3.00%**
Multi-Year Guaranteed Annuity 9-year *(California Only)*	Single premium of: $100,000 and above	**5.75%**	5.50%	**3.00%**
	Single premium of: $10,000 – $99,999	**5.65%**	5.40%	**3.00%**
Multi-Year Guaranteed Annuity 5-year *(California Only)*	Single premium of: $100,000 and above	**5.70%**	5.45%	**3.00%**
	Single premium of: $10,000 – $99,999	**5.60%**	5.35%	**3.00%**
Multi-Year Guaranteed Annuity 3-year *(California Only)*	Single premium of: $100,000 and above	**5.55%**	5.15%	**3.00%**
	Single premium of: $10,000 – $99,999	**5.45%**	5.05%	**3.00%**

Rates are subject to change without notice.

SPIA Rates as of 10/16/2023

Amount	5–6 Years	7–9 Years	10–14 Years	15–19 Years	20–24 Years	25+ Years
$5,000 – $49,999	0.00%	0.00%	0.60%	1.00%	1.30%	1.60%
$50,000 – $99,999	0.00%	0.50%	1.10%	1.50%	1.80%	2.10%
$100,000+	0.00%	0.60%	1.20%	1.60%	1.90%	2.20%

We do not hold interest rates on Single Premium Immediate Annuities. Income provided will be based on the interest rates in effect on the date funds are received.

Rates are subject to change without notice.

Scan this QR code to make sure you have the most recent version of this Annuity Rate Sheet or click here.

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Protect Your Retirement

Multi-Year Guarantee Annuity

2978 Rev. 9-2023

Multi-year Guarantee Annuity

Protect your retirement

(Form Series 21211512)

3 Year Guaranteed Interest Rate Annuity	
Certificate Year	Surrender Charge Percentage
Year 1	9%
Year 2	8%
Year 3*	7%
Year 4	9%
Year 5	8%
Year 6	7%
Year 7+	0%

5 Year Guaranteed Interest Rate Annuity	
Certificate Year	Surrender Charge Percentage
Year 1	9%
Year 2	8%
Year 3	7%
Year 4	6%
Year 5*	5%
Year 6	9%
Year 7	8%
Year 8	7%
Year 9	6%
Year 10	5%
Year 11+	0%

10 Year Guaranteed Interest Rate Annuity	
Certificate Year	Surrender Charge Percentage
Year 1	9%
Year 2	8%
Year 3	7%
Year 4	6%
Year 5	5%
Year 6	4%
Year 7	3%
Year 8	2%
Year 9	1%
Year 10*	0.5%
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.*

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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 250,000 strong.

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

Communit y Chapters

Members who have a desire to give back through volunteerism can connect with a chapter in their area or start their own.

Difference Maker Fund

All members can apply for this grant once a year to help offset the costs of their volunteer project and make a positive impact in their community.

Nation of Neighbors℠

Through our signature women's empowerment program, we empower women by recognizing and supporting their work through a nonprofit, business, or program.

Scholarship Program

Our Scholarship Program provides financial assistance to Beneficial Members who plan to pursue post-secondary education at an accredited institution.

Member Relief Fund

This fund provides financial support to qualified Beneficial Members experiencing hardship due to illness, accidents or a natural disaster.

Member Savings

We provide easy access to a variety of savings designed to help our members maximize their budget.

RoyalConnect

RoyalConnect is a monthly program designed to connect the community to our mission of empowering women and serving communities through small acts of kindness.

Member Programs 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 Member opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Savings are administered by a third party and are subject to change without notice.

Confidence in your financial future

Discover *Insurance with a Difference*℠ with Royal Neighbors' longstanding financial strength which makes it possible for us to provide impactful Member Programs[#4], ranging from scholarships and empowerment grants to assistance for grassroots volunteerism. Our passion for our mission of empowering women and serving communities is powered by our five values: Faith, Courage, Unselfishness, Endurance, and Humility. Learn about our impact at **www.royalneighbors.org/about-us**.

[#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 Programs are provided at the discretion of Royal Neighbors of America and are not available in all states.*

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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.

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Membership

Insurance with a Difference℠

Royal Neighbors of America is a fraternal benefit society whose mission is to protect women and their families financially through life insurance and annuities and empower them to improve their lives, families, and communities. Royal Neighbors was founded in 1895 by nine pioneering women on the belief that when we come together, we can make a difference and drive change for the better.

As a Member, you have access to unique programs and resources to pursue dreams like going to college, leading a project for a cause close to your heart, and joining our national chapter network of volunteers. You also enjoy easy access to savings offers designed to help you maximize your budget and improve your health.

Royal Neighbors of America offers two types of membership

Beneficial Membership
Beneficial Members are Members who have a financial product with Royal Neighbors. These Members are insured by Royal Neighbors or are the owners of an annuity or settlement contract with Royal Neighbors. There is no additional membership fee.

General Membership
General Members are Members who don't have a financial product with us and are 15 years or older who apply for membership and pay an annual membership fee of $20. Anyone holding a General Membership who has not reached the age of 15 is considered a Youth General Member. Annual membership fees are not required for Youth General Members.

LEARN ABOUT OUR PRODUCTS

BECOME A GENERAL MEMBER

Opportunity	General Member	Beneficial Member
Community Chapters If you have a desire to give back through volunteerism, we can connect you with a chapter in your area, or we can help you start your own.	x	x
Difference Maker Fund As a Royal Neighbors Member, you can apply for a $200 Difference Maker Fund grant once a year to help offset the costs of your volunteer project.	x	x
Member Savings Easy access to a variety of savings offers designed to help you maximize your budget. You will find savings on legal services, vision and dental services, prescriptions, diabetic supplies, retail, and much more.	x	x
Nation of Neighbors℠ You can help us spread women's empowerment by nominating a leader in your community!	x	x
RoyalConnect A monthly program designed to connect the community to our mission of empowering women and serving communities through small acts of kindness. For every person that shares their participation with us, Royal Neighbors will donate $10 to a selected nonprofit.	x	x
Subscription to *The Royal Neighbor* magazine Available online and in print.	x	x
Member Relief Fund Our Member Relief Fund provides monetary assistance to Beneficial Members experiencing financial hardship resulting from illness, accident, or disaster.		x
Scholarship Program The Royal Neighbors of America Scholarship Program provides financial assistance to Members who are insured by or own an annuity with Royal Neighbors and plan to pursue post-secondary education at an accredited institution.		x
Voting Privileges Learn more by reviewing our Bylaws.		x