ROYAL NEIGHBORS OF AMERICA®

Annuity Interest Rates* as of 2/1/2022						
	Rate as of 2/1/2022	Existing Rate	Minimum Guaranteed Rate			
Steady Choice II Flexible Premium Deferred Annuity	1.00%	1.00%	1.00%			
Flexible Premium Deferred Annuity Rider	1.00%	1.00%	1.00%			
Multi-Year Guaranteed Annuity 10-year						
Single premium of: \$100,000 and above	3.00%	3.00%	1.00% (0.15% for FL only)			
Single premium of: \$10,000 - \$99,999	2.90%	2.90%	1.00% (0.15% for FL only)			
Multi-Year Guaranteed Annuity 5-year						
Single premium of: \$100,000 and above	2.80%	2.80%	1.00% (0.15% for FL only)			
Single premium of: \$10,000 - \$99,999	2.70%	2.70%	1.00% (0.15% for FL only)			
Multi-Year Guaranteed Annuity 3-year						
Single premium of: \$100,000 and above	2.10%	2.10%	1.00% (0.15% for FL only)			
Single premium of: \$10,000 - \$99,999	2.00%	2.00%	1.00% (0.15% for FL only)			



Multi-Year Guaranteed Annuity 9-year (CA Only)			
Single premium of: \$100,000 and above	2.90%	2.90%	1.00%
Single premium of: \$10,000 - \$99,999	2.80%	2.80%	1.00%
Multi-Year Guaranteed Annuity 5-year (CA Only)			
Single premium of: \$100,000 and above	2.70%	2.70%	1.00%
Single premium of: \$10,000 - \$99,999	2.60%	2.60%	1.00%
Multi-Year Guaranteed Annuity 3-year (CA Only)			
Single premium of: \$100,000 and above	2.00%	2.00%	1.00%
Single premium of: \$10,000 - \$99,999	1.90%	1.90%	1.00%

SPIA Rates as of 2/1/2022									
Amount	Duration								
	5–6	7–9	10–14	15–19	20–24	25+			
\$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.