



ROYAL NEIGHBORS OF AMERICA®

Annuity Interest Rates as of 2/20/2023

Product	Premium Amounts	Rate as of 2/20/2023	Existing Rate	Minimum Guaranteed Rate as of 2/20/2023
Steady Choice II Flexible Premium Deferred Annuity	N/A	2.50%	2.50%	2.50%
Flexible Premium Deferred Annuity Rider	N/A	2.50%	2.50%	2.50%
Multi-Year Guaranteed Annuity 10-year	Single premium of: \$100,000 and above	5.35%	4.95%	2.50%
	Single premium of: \$10,000 – \$99,999	5.25%	4.85%	2.50%
Multi-Year Guaranteed Annuity 5-year	Single premium of: \$100,000 and above	5.30%	4.90%	2.50%
	Single premium of: \$10,000 – \$99,999	5.20%	4.80%	2.50%
Multi-Year Guaranteed Annuity 3-year	Single premium of: \$100,000 and above	5.20%	4.80%	2.50%
	Single premium of: \$10,000 – \$99,999	5.10%	4.70%	2.50%
Multi-Year Guaranteed Annuity 9-year (California Only)	Single premium of: \$100,000 and above	5.25%	4.85%	2.50%
	Single premium of: \$10,000 – \$99,999	5.15%	4.75%	2.50%
Multi-Year Guaranteed Annuity 5-year (California Only)	Single premium of: \$100,000 and above	5.20%	4.80%	2.50%
	Single premium of: \$10,000 – \$99,999	5.10%	4.70%	2.50%
Multi-Year Guaranteed Annuity 3-year (California Only)	Single premium of: \$100,000 and above	5.10%	4.70%	2.50%
	Single premium of: \$10,000 – \$99,999	5.00%	4.60%	2.50%

Rates are subject to change without notice.



230 16th Street • Rock Island, Illinois 61201 • Phone: (309) 788-4561 • Toll-free: (800) 627-4762

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SPIA Rates as of 2/20/2023

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.

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