

## Annuity Interest Rates as of 5/1/2023

Product	Premium Amounts	Rate as of 5/1/2023	Existing Rate	Minimum Guaranteed Rate as of 5/1/2023
<b>Steady Choice II Flexible Premium Deferred Annuity</b>	N/A	<b>3.00%</b>	3.00%	3.00%
<b>Flexible Premium Deferred Annuity Rider</b>	N/A	<b>3.00%</b>	3.00%	3.00%
<b>Multi-Year Guaranteed Annuity 10-year</b>	Single premium of: \$100,000 and above	<b>4.00%</b>	4.25%	3.00%
	Single premium of: \$10,000 – \$99,999	<b>3.90%</b>	4.15%	3.00%
<b>Multi-Year Guaranteed Annuity 5-year</b>	Single premium of: \$100,000 and above	<b>3.95%</b>	4.20%	3.00%
	Single premium of: \$10,000 – \$99,999	<b>3.85%</b>	4.10%	3.00%
<b>Multi-Year Guaranteed Annuity 3-year</b>	Single premium of: \$100,000 and above	<b>3.85%</b>	4.10%	3.00%
	Single premium of: \$10,000 – \$99,999	<b>3.75%</b>	4.00%	3.00%
<b>Multi-Year Guaranteed Annuity 9-year (California Only)</b>	Single premium of: \$100,000 and above	<b>3.90%</b>	4.15%	3.00%
	Single premium of: \$10,000 – \$99,999	<b>3.80%</b>	4.05%	3.00%
<b>Multi-Year Guaranteed Annuity 5-year (California Only)</b>	Single premium of: \$100,000 and above	<b>3.85%</b>	4.10%	3.00%
	Single premium of: \$10,000 – \$99,999	<b>3.75%</b>	4.00%	3.00%
<b>Multi-Year Guaranteed Annuity 3-year (California Only)</b>	Single premium of: \$100,000 and above	<b>3.75%</b>	4.00%	3.00%
	Single premium of: \$10,000 – \$99,999	<b>3.65%</b>	3.90%	3.00%

Rates are subject to change without notice.

## SPIA Rates as of 5/1/2023

Amount	5-6 Years	7-9 Years	10-14 Years	15-19 Years	20-24 Years	25+ Years
<b>\$5,000 – \$49,999</b>	0.00%	0.00%	0.60%	1.00%	1.30%	1.60%
<b>\$50,000 – \$99,999</b>	0.00%	0.50%	1.10%	1.50%	1.80%	2.10%
<b>\$100,000+</b>	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.**



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

E-mail: [contact@royalneighbors.org](mailto:contact@royalneighbors.org) • Web site: [royalneighbors.org](http://royalneighbors.org)