



# ROYAL NEIGHBORS OF AMERICA®

## Annuity Interest Rates as of 10/1/2025

| Product                                                       | Premium Amounts                        | Rate as of 10/1/2025 | Existing Rate | Minimum Guaranteed Rate as of 10/1/2025 |
|---------------------------------------------------------------|----------------------------------------|----------------------|---------------|-----------------------------------------|
| <b>Steady Choice II Flexible Premium Deferred Annuity</b>     | N/A                                    | 2.40%                | 2.40%         | <b>2.40%</b>                            |
| <b>Flexible Premium Deferred Annuity Rider</b>                | N/A                                    | 2.40%                | 2.40%         | <b>2.40%</b>                            |
| <b>Multi-Year Guaranteed Annuity 10-year</b>                  | Single premium of: \$100,000 and above | <b>5.40%</b>         | 5.60%         | <b>2.40%</b>                            |
|                                                               | Single premium of: \$10,000 – \$99,999 | <b>5.30%</b>         | 5.50%         | <b>2.40%</b>                            |
| <b>Multi-Year Guaranteed Annuity 5-year</b>                   | Single premium of: \$100,000 and above | <b>5.25%</b>         | 5.45%         | <b>2.40%</b>                            |
|                                                               | Single premium of: \$10,000 – \$99,999 | <b>5.15%</b>         | 5.35%         | <b>2.40%</b>                            |
| <b>Multi-Year Guaranteed Annuity 3-year</b>                   | Single premium of: \$100,000 and above | 4.50%                | 4.50%         | <b>2.40%</b>                            |
|                                                               | Single premium of: \$10,000 – \$99,999 | 4.40%                | 4.40%         | <b>2.40%</b>                            |
| <b>Multi-Year Guaranteed Annuity 9-year (California Only)</b> | Single premium of: \$100,000 and above | <b>5.30%</b>         | 5.50%         | <b>2.40%</b>                            |
|                                                               | Single premium of: \$10,000 – \$99,999 | <b>5.20%</b>         | 5.40%         | <b>2.40%</b>                            |
| <b>Multi-Year Guaranteed Annuity 5-year (California Only)</b> | Single premium of: \$100,000 and above | <b>5.15%</b>         | 5.35%         | <b>2.40%</b>                            |
|                                                               | Single premium of: \$10,000 – \$99,999 | <b>5.05%</b>         | 5.25%         | <b>2.40%</b>                            |
| <b>Multi-Year Guaranteed Annuity 3-year (California Only)</b> | Single premium of: \$100,000 and above | 4.40%                | 4.40%         | <b>2.40%</b>                            |
|                                                               | Single premium of: \$10,000 – \$99,999 | 4.30%                | 4.30%         | <b>2.40%</b>                            |

Rates are subject to change without notice.

## SPIA Rates as of 10/1/2025

| Amount              | 5-6<br>Years | 7-9<br>Years | 10-14<br>Years | 15-19<br>Years | 20-24<br>Years | 25+<br>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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