Client Brochure

Protect Your Retirement

Multi-Year Guarantee Annuity

230 16th Street • Rock Island, Illinois 61201
(309) 788-4561 • (800) 627-4762
royalneighbors.org

INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIES℠

Multi-year Guarantee Annuity

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(Form Series 21211512)

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.

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

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

10 Year Guaranteed Interest Rate Annuity																					
Certificate Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10[#4]	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21+
Surrender Charge Percentage	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.50%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.50%	0%

[#4]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.

Protect your family with life insurance

Your life insurance Certificate provides a financial safety net for your loved ones. They can use your life insurance death benefits towards nearly any expense. Some common examples are:

- Mortgage or rent payments
- Everyday expenses like groceries, gasoline, and bills
- Childcare or school tuition
- Paying off outstanding debt like credit cards
- End-of-life costs like a funeral or unpaid medical bills
- Care for aging or ill parents

At Royal Neighbors, we know your family is the most valued part of your life. Life insurance will help you protect them in the future.

Talk to your Royal Neighbors agent today to discuss which life insurance product is right for you!

Agent's Name

Agent's Phone Number

Agent's Email Address

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PROTECT YOUR RETIREMENT

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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[#5], 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 **royalneighbors.org/about-us**.

[#5] 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.

Insurance with a *difference*℠

As a community-minded membership organization, we blend the security of life insurance coverage with the joy of giving back. When you become a member, you have access to a variety of Member Programs that can help you care for your family and serve your community.

Community Chapters
If you have a desire to give back, we can connect you with a chapter in your area or help you start your own.

Difference Maker Fund
A yearly grant to help offset the costs of your volunteer project and help you make a difference in your community.

Empathy
Bereavement support offering your beneficiaries full-circle care through life's most challenging moments.

Member Relief Fund
Assistance for qualified Beneficial Members experiencing hardship resulting from illness, accident, or disaster.

Member Savings
Access to prescription savings and affordable preventative health screenings.

Nation of Neighbors℠
Women's empowerment award and grant recognizing and supporting women who work to serve their community.

RoyalConnect
A monthly program designed to connect you to our mission through small acts of kindness.

Scholarship Program
Financial assistance for qualified Beneficial Members who plan to pursue post-secondary education at an accredited institution.

Learn more at royalneighbors.org/membership.

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.

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