ROYAL NEIGHBORS OF AMERICA®

Annuity Interest Rates as of 10/01/2026

Product	Premium Amounts	Rate as of 10/01/2026	Existing Rate	Minimum Guaranteed Rate as of 10/01/2026
Steady Choice II Flexible Premium Deferred Annuity	N/A	3.00%	3.00%	**3.00%**
Flexible Premium Deferred Annuity Rider	N/A	2.95%	2.95%	**3.00%**
Multi-Year Guaranteed Annuity 10-year	Single premium of: $100,000 and above	5.80%	5.65%	**3.00%**
	Single premium of: $10,000 – $99,999	5.60%	5.45%	**3.00%**
Multi-Year Guaranteed Annuity 5-year	Single premium of: $100,000 and above	5.75%	5.50%	**3.00%**
	Single premium of: $10,000 – $99,999	5.55%	5.30%	**3.00%**
Multi-Year Guaranteed Annuity 3-year	Single premium of: $100,000 and above	4.95%	4.95%	**3.00%**
	Single premium of: $10,000 – $99,999	4.75%	4.75%	**3.00%**
Multi-Year Guaranteed Annuity 9-year *(California Only)*	Single premium of: $100,000 and above	5.60%	5.45%	**3.00%**
	Single premium of: $10,000 – $99,999	5.40%	5.25%	**3.00%**
Multi-Year Guaranteed Annuity 5-year *(California Only)*	Single premium of: $100,000 and above	5.65%	5.40%	**3.00%**
	Single premium of: $10,000 – $99,999	5.45%	5.20%	**3.00%**
Multi-Year Guaranteed Annuity 3-year *(California Only)*	Single premium of: $100,000 and above	4.85%	4.85%	**3.00%**
	Single premium of: $10,000 – $99,999	4.65%	4.65%	**3.00%**

Current products available for sale. Rates are subject to change without notice.

230 16th Street • Rock Island, Illinois 61201 • Phone: (309) 788-4561
E-mail: contact@royalneighbors.org • Web site: royalneighbors.org

SPIA Rates as of 10/01/2026

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.

Rates are subject to change without notice.

Scan this QR code to make sure you have the most recent version of this Annuity Rate Sheet or click here.

ROYAL NEIGHBORS OF AMERICA
INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIES℠

230 16th Street • Rock Island, Illinois 61201 • Phone: (309) 788-4561
E-mail: contact@royalneighbors.org • Web site: royalneighbors.org