



ROYAL NEIGHBORS OF AMERICA®

Annuity Interest Rates as of 7/1/2025

| Product | Premium Amounts | Rate as of 7/1/2025 | Existing Rate | Minimum Guaranteed Rate as of 7/1/2025 |
|---|--|---------------------|---------------|--|
| Steady Choice II Flexible Premium Deferred Annuity | N/A | 2.75% | 2.85% | 2.75% |
| Flexible Premium Deferred Annuity Rider | N/A | 2.75% | 2.85% | 2.75% |
| Multi-Year Guaranteed Annuity 10-year | Single premium of: \$100,000 and above | 5.60% | 5.45% | 2.75% |
| | Single premium of: \$10,000 – \$99,999 | 5.50% | 5.35% | 2.75% |
| Multi-Year Guaranteed Annuity 5-year | Single premium of: \$100,000 and above | 5.45% | 5.45% | 2.75% |
| | Single premium of: \$10,000 – \$99,999 | 5.35% | 5.35% | 2.75% |
| Multi-Year Guaranteed Annuity 3-year | Single premium of: \$100,000 and above | 5.00% | 5.20% | 2.75% |
| | Single premium of: \$10,000 – \$99,999 | 4.90% | 5.10% | 2.75% |
| Multi-Year Guaranteed Annuity 9-year (California Only) | Single premium of: \$100,000 and above | 5.50% | 5.35% | 2.75% |
| | Single premium of: \$10,000 – \$99,999 | 5.40% | 5.25% | 2.75% |
| Multi-Year Guaranteed Annuity 5-year (California Only) | Single premium of: \$100,000 and above | 5.35% | 5.35% | 2.75% |
| | Single premium of: \$10,000 – \$99,999 | 5.25% | 5.25% | 2.75% |
| Multi-Year Guaranteed Annuity 3-year (California Only) | Single premium of: \$100,000 and above | 4.90% | 5.10% | 2.75% |
| | Single premium of: \$10,000 – \$99,999 | 4.80% | 5.00% | 2.75% |

Rates are subject to change without notice.



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SPIA Rates as of 7/1/2025

| 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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