



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

Rates are subject to change without notice.

SPIA Rates as of 10/1/2025

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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