

# ANNUITIES

## ABOUT THE ROYAL ARCANUM

In the latter part of the 19th century, immigrants to this country formed fraternal benefit societies for social interaction and to protect themselves from financial hardship. These groups were among the first to offer quality fraternal life insurance.



Royal Arcanum is a not-for-profit member based benefit society. Founding values of Virtue, Mercy and Charity continue to guide the Society. In addition to solid, affordable financial products, Royal Arcanum offers many activities and donates time and money for community service and charitable causes. Quality financial products and outstanding community programs make membership in the Royal Arcanum a remarkable value.

Your Annuity will allow you to supplement your retirement income when your savings aren't enough.



INVEST NOW FOR SAVINGS  
OR INCOME IN RETIREMENT

**ROYAL ARCANUM**  
AN INTERNATIONAL FRATERNITY PROVIDING FAMILY PROTECTION

61 BATTERY MARCH STREET  
BOSTON MA 02110  
1-888-ARCANUM

[WWW.ROYALARCANUM.COM](http://WWW.ROYALARCANUM.COM)

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*Protecting Families Since 1877*

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# Features of our Annuity

## WHAT IS A ROYAL ARCANUM ANNUITY?

An annuity is a contract that provides you with a future income in exchange for deposits you make to your account. It's a way of planning for the future, particularly for your retirement.

## FLEXIBLE PREMIUM DEFERRED ANNUITY

A Royal Arcanum Flexible Premium Deferred Annuity can be opened with as little as \$500.00. Interest accumulates on a tax-deferred basis. Additional deposits are flexible, you decide when and how much you choose to deposit.

## OPTIONS AT MATURITY

1. Life income or specified time period.
2. Balance may be left on Deposit.

## WHY OUR ANNUITY?

Good reasons to purchase a Royal Arcanum Annuity:

- You will earn one of the most competitive fixed interest rates in the industry.
- You will gain membership in one of the oldest fraternal benefit societies in the United States, complete with all the fraternal programs and activities it provides.
- Now available as traditional and Roth IRAs in most states.  
Call the home office at 1-888-ARCANUM for availability.

## AVOIDS COSTS OF PROBATE

Upon death of the annuitant, the cash value of the Royal Arcanum Annuity is paid directly to the beneficiary named in the contract.

## COST

Unlike other annuities, your Royal Arcanum Annuity has no contract fee, transaction fee or premium charge. Every dollar you pay in premiums goes into the cash value account of your Royal Arcanum Annuity and earns interest immediately.

## SAFETY

Annuity deposits are protected by the total resources of the Royal Arcanum.

## PENALTIES

There is a surrender charge if you withdraw funds in excess of 10% per year within the first six years of the annuity. The IRS could impose penalties on early withdrawals from tax deferred accounts for Qualified/IRA accounts prior to age 59 ½.