

**Why save with a flexible premium
deferred annuity?**

You get maximum flexibility with Royal Neighbors of America's SteadyChoice II annuity. Life changes quickly, and you need a retirement income plan that lets you control your premium payments as your situation changes.



PRODUCTS:

Life Insurance

- Term Life Insurance
- Universal Life Insurance
- Whole Life Insurance

Annuities

- Single Premium Deferred Annuity (SPDA)
- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**

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230 16th Street, Rock Island, IL 61201

Form 2998; Rev. 2-2018

ROYAL NEIGHBORS OF AMERICA®

ANNUITIES

STEADY CHOICE II

Flexible Premium Deferred

Form Series 1221



**INSURING LIVES
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We are Royal Neighbors of America®

As one of the largest women-led life insurers, Royal Neighbors has been committed to empowering women to achieve financial security since 1895. We are a life insurer with a community focus – providing opportunities for our members to engage and give back, and supporting the communities where they live.

We offer financial protection solutions for women throughout their lives. Our members receive valuable benefits¹ such as scholarships and discounts on health, retail, and legal services.

We are Insurance with a Difference.™

¹ Member benefits 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 membership benefits. These products should only be purchased if they meet the financial need of the applicant.

STEADY CHOICE II
FORM SERIES 1221

ARE YOU FINANCIALLY CONFIDENT IN YOUR RETIREMENT INCOME PLANNING?

Royal Neighbors guarantees the interest rate for the SteadyChoice II² annuity will not drop below the minimum guaranteed credited rate during the accumulation period. The actual interest rate credited to you could be higher.

DEFER YOUR TAX LIABILITY

With Royal Neighbors SteadyChoice II, contributions and earnings on the annuity are tax-deferred – meaning you do not pay tax on the money your annuity earns until you make a withdrawal.³

² A fixed annuity is a long-term, tax deferred product designed for retirement savings and has limitations, including surrender charges. Administration fee applies if minimum annual accumulation values are not satisfied.

³ Please consult with a qualified tax professional for information specific to your personal situation. Tax law is subject to interpretation and legislative change.

Withdrawals and surrenders will reduce the cash surrender value and death benefit of the certificate. As a general rule, withdrawals and surrenders are taxable to the extent they exceed the cost basis of the certificate, and may also be subject to a 10% federal income tax penalty if any withdrawal taken prior to age 59 ½. Tax laws are complex and subject to change. Please consult with a qualified tax professional about the potential impact of any surrender or withdrawal.

Annuities are not available in all states. Contractual provisions and limitations may vary by state. Annuities are products of the insurance industry and are not guaranteed by any bank or credit union. They are not insured by the FDIC or any federal government agency. They are not a deposit and may lose value.

Royal Neighbors Steady Choice II Annuities
Could Be the Right Choice for You

WITHDRAWAL CHARGES

Certificate Year	1	2	3	4	5	6	7	8	9	10	11+
Withdrawal Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

