



**INSURING LIVES  
SUPPORTING WOMEN  
SERVING COMMUNITIES<sup>SM</sup>**

# ROYAL NEIGHBORS ANNUITIES

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## IMMEDIATE INCOME ANNUITY

Certificate Provisions	Multi-Year Guarantee Annuities (MYGA) Form Series 21211512			Flexible Premium Deferred Annuity (FPDA) Form Series 1221	Single Premium Immediate Annuity (SPIA) Form Series 200231A
	3-year Form Series 21211512-3	5-year Form Series 21211512-5	10-year <sup>#1</sup> Form Series 21211512-10		
Issue Ages	<b>Owner and Annuitant:</b> • 18-85, age last birthday (non-qualified, traditional, and ROTH) <b>Owner and Annuitant:</b> • 21-85, age last birthday (SEP-IRA)			<b>Owner:</b> • 16-75 non-qualified • 16-75 Roth and Traditional IRA • 21-75 SEP IRA <b>Annuitant</b> (if different from Owner): • 0-75 non-qualified	<b>Owner:</b> • 16-98 non-qualified • 16-98 Roth and Traditional IRA • 21-98 SEP IRA <b>Annuitant (if different from Owner):</b> • 0-98 non-qualified
Minimum Initial Premium	\$10,000	\$10,000	\$10,000	• \$100/month (if PAC), or \$1,200/year • Max. \$25,000/year	\$5,000
Crediting Rate Guarantee	Two 3-year interest rate guarantee periods	Two 5-year initial interest rate guarantee	Two 10-year initial interest rate guarantee	Values grow at a guaranteed portfolio interest rate	Interest rate used to calculate annuity payment is determined at issue for the life of the Certificate.
Minimum Interest Rate Guarantee	Minimum Guarantee for contract determined at issue by formula – not less than 1% (0.60% for FL MYGA) or greater than 3%.			Minimum Guarantee for contract determined at issue by formula – not less than 1% or greater than 3%.	
Interest Crediting Rate Banding	<b>Band 1:</b> \$10,000–\$99,999 <b>Band 2:</b> \$100,000 +			N/A	Premium bands and period or life expectancy are used at issue to calculate annuity payments for the life of Certificate.  <b>Band 1:</b> \$5,000–\$9,999 <b>Band 2:</b> \$10,000–\$19,999 <b>Band 3:</b> \$20,000–\$39,999 <b>Band 4:</b> \$40,000–\$99,999 <b>Band 5:</b> \$100,000+
Monthly Interest Option	Available on all Certificates			Available on all Certificates	N/A
State Availability	Not available in AK, AL, CA, HI, LA, MA, NH, NY. <sup>#2</sup> Other state restrictions apply. <b>See Product Approval Chart on Agent website for the most up-to-date availability.</b>			Not available in AK, AL, HI, IA, LA, MA, NH, NY. Other state restrictions apply. <sup>#3</sup>	Not available in AK, AL, DE, HI, IA, LA, MA, MD, NC, NH, NY, SC, VT. Other state restrictions apply. <sup>#3</sup>

A fixed annuity is a long-term, tax deferred product designed for retirement savings and has limitations, including Surrender Charges. For FPDA, the administration fee applies if minimum annual accumulation values are not satisfied.

<sup>#1</sup> FL has two 10-year guaranteed interest rate periods, one for ages 18-64, and one for ages 65 and over.

<sup>#2</sup> California has a state-specific MYGA (Form Series 21211512-CA). Please see Form 2978-M-CA.

<sup>#3</sup> See Product Approval Chart on **Agent website** for the most up-to-date availability.

**(800) 770-4561, Option 1, Option 5**  
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Certificate Provisions	Multi-Year Guarantee Annuities (MYGA)			Flexible Premium Deferred Annuity (FPDA)											Single Premium Immediate Annuity (SPIA)	
	3-year Form Series 21211512-3	5-year Form Series 21211512-5	10-year Form Series 21211512-10	Form Series 1221											Form Series 200231A	
Certificate Year	See page 3 for information.			1	2	3	4	5	6	7	8	9	10	11+	No surrenders are available.	
Withdrawal Charge %				10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%		
Withdrawal Charge Waivers																
Free Withdrawal Amounts	No Surrender Charge or Market Value Adjustments apply during the final 30 days of the initial guaranteed period. The Cash Surrender Value for the remainder of the year will be calculated using the stated Surrender Charge Percentage for this Certificate Year and the applicable Market Value Adjustment.	No Surrender Charge or Market Value Adjustments apply during the final 30 days of the initial guaranteed period. The Cash Surrender Value for the remainder of the year will be calculated using the stated Surrender Charge Percentage for this Certificate Year and the applicable Market Value Adjustment.	No Surrender Charge or Market Value Adjustments apply during the final 30 days of the initial guaranteed period. The Cash Surrender Value for the remainder of the year will be calculated using the stated Surrender Charge Percentage for this Certificate Year and the applicable Market Value Adjustment.	10% of the account value in a Certificate year											N/A	
At Owner's death, if Owner and Annuitant are the same	Account Value			Account Value											N/A	
At Owner's death, if Owner is different than Annuitant															N/A	
Additional Information and Potential Client Fit	Grow lump-sum retirement money; provides flexibility for asset management in low interest rate environments	Grow lump-sum retirement money		Grow retirement money with regular contributions											<b>Guaranteed Income for Life</b> <i>Payout Options</i> <ul style="list-style-type: none"> <li>• Monthly, Quarterly, Semi-Annual, Annual</li> <li>• Individual Period Certain (PC): 5 to 30 years</li> <li>• Individual Life Income: 10 or 20-year PC (no "only" option)</li> <li>• Joint Life Income: 10 or 20-year PC with option of 100% or 50% of payment to joint Annuitant (no "only" option)</li> </ul>	
Income Guarantees at Maturity or Death of Annuitant	Settlement options in lieu of lump sum available at maturity or death – see Certificate for restrictions and more details <b>Option 1</b> – Proceeds at Interest (only in the event of the payment of the death benefit proceeds to a beneficiary) <b>Option 2</b> – Payment for a Fixed Period <b>Option 3</b> – Life Income with payments for a Period Certain											N/A				

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 taken prior to age 59½. Tax laws are complex and subject to change. Please consult with a qualified tax professional about the potential impact of any surrender or withdrawal.



3 Year Guaranteed Interest Rate Annuity		5 Year Guaranteed Interest Rate Annuity		10 Year Guaranteed Interest Rate Annuity	
Certificate Year	Surrender Charge Percentage	Certificate Year	Surrender Charge Percentage	Certificate Year	Surrender Charge Percentage
Year 1	9%	Year 1	9%	Year 1	9%
Year 2	8%	Year 2	8%	Year 2	8%
Year 3 <sup>#4</sup>	7%	Year 3	7%	Year 3	7%
Year 4	9%	Year 4	6%	Year 4	6%
Year 5	8%	Year 5 <sup>#4</sup>	5%	Year 5	5%
Year 6	7%	Year 6	9%	Year 6	4%
Year 7+	0%	Year 7	8%	Year 7	3%
		Year 8	7%	Year 8	2%
		Year 9	6%	Year 9	1%
		Year 10	5%	Year 10 <sup>#4</sup>	0.5%
		Year 11+	0%	Year 11	9%
				Year 12	8%
				Year 13	7%
				Year 14	6%
				Year 15	5%
				Year 16	4%
				Year 17	3%
				Year 18	2%
				Year 19	1%
				Year 20	0.5%
				Year 21+	0%

<sup>#4</sup> The Surrender Charge Percentage shown above applies for the Certificate Year except for the final 30 days. No Surrender Charge or Market Value Adjustments apply during the final 30 days of this Certificate Year. The Cash Surrender Value for the remainder of the year will be calculated using the stated Surrender Charge Percentage for this Certificate Year and the applicable Market Value Adjustment.

