



INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM

PLAN FOR YOUR RETIREMENT

Flexible Premium
Deferred Annuity



FLEXIBLE PREMIUM DEFERRED ANNUITY

Plan for your retirement

(Form Series 1221)

Why save with a flexible premium deferred annuity?

You get maximum flexibility with Royal Neighbors of America's **Flexible Premium Deferred Annuity**. Life changes quickly, and you need a retirement income plan that lets you control your premium payments as your situation changes.

Are you financially confident in your retirement income planning?

Royal Neighbors guarantees the interest rate for the Flexible Premium Deferred Annuity^{#1} 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 **Flexible Premium Deferred Annuity**, 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.^{#2}



^{#1} 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.

^{#2} Please consult with a qualified tax professional for information specific to your personal situation. Tax law is subject to interpretation and legislative change.



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%

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 Flexible Premium Deferred Annuity (Form Series 1221). Royal Neighbors of America® (NAIC #57657), is an Illinois corporation and is licensed in all states and the District of Columbia, except AL, AK, HI, LA, MA, NH, NY. Not all products are available in all states. Contractual provisions and limitations may vary by state. They are not insured by the FDIC or any federal government agency. They are not a deposit and may lose value.

The Royal *difference*

When you become a member of Royal Neighbors, you join a fraternal benefit society more than 250,000 strong.

From grant funding to scholarships, our Member Programs celebrate and enhance the impact we can make together.



Community Chapters

Members who have a desire to give back through volunteerism can connect with a chapter in their area or start their own.



Difference Maker Fund

All members can apply for this grant once a year to help offset the costs of their volunteer project and make a positive impact in their community.



Nation of NeighborsSM

Through our signature women's empowerment program, we empower women by recognizing and supporting their work through a nonprofit, business, or program.



Scholarship Program

Our Scholarship Program provides financial assistance to Beneficial Members who plan to pursue post-secondary education at an accredited institution.



Member Relief Fund

This fund provides financial support to qualified Beneficial Members experiencing hardship due to illness, accidents or a natural disaster.



Member Savings

We provide easy access to a variety of savings designed to help our members maximize their budget.



RoyalConnect

RoyalConnect is a monthly program designed to connect the community to our mission of empowering women and serving communities through small acts of kindness.

Member Programs 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 Member opportunities. Life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Savings are administered by a third party and are subject to change without notice.

SINCE 1895

CONFIDENCE IN YOUR FINANCIAL FUTURE

Discover *Insurance with a Difference*SM with Royal Neighbors' longstanding financial strength which makes it possible for us to provide impactful Member Programs^{#3}, ranging from scholarships and empowerment grants to assistance for grassroots volunteerism. Our passion for our mission of empowering women and serving communities is powered by our five values: Faith, Courage, Unselfishness, Endurance, and Humility. Learn about our impact at www.royalneighbors.org/about-us.

^{#3} *Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership benefits. These life insurance and annuity products should only be purchased if they meet the financial needs of the applicant. Member Programs are provided at the discretion of Royal Neighbors of America and are not available in all states.*

PRODUCTS

Life Insurance

- Term Life Insurance
- Whole Life Insurance

Annuities

- Multi-Year Guarantee Annuity (MYGA)
- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Immediate Annuity (SPIA)

Certificates and riders are not available in all states.



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