

*Supporting
communities
you live in*

Millions of dollars have been donated to support individuals in need.

We have provided over \$3 million in scholarships to our members since 1962.

Our members have volunteered nearly 20 million hours in the past 40 years.

Royal Neighbors of America

Insurance with a DifferenceSM

Royal Neighbors of America is a life insurance organization that exists for the benefit of its members. It offers insurance products to fulfill financial needs for growth, savings, and protection. Members also receive valuable member benefits and can participate in volunteer activities through the organization's local chapters to make a difference in their communities. The organization's philanthropic efforts are dedicated to changing women's lives through its national programs and through the Royal Neighbors Foundation, a 501(c)(3) charity.

Get to know us:

- Since 1895, Royal Neighbors of America has been dedicated to insuring lives, supporting women, and serving communities.
- We were founded by nine strong, independent, and visionary women who wanted to empower women and those they cared about.
- Through local chapters, our 215,000 members work together to direct our national resources to causes that make a difference in their communities.
- We began giving back as early as 1906 when we gave financial aid and hands-on assistance to victims of the San Francisco earthquake.
- More recently, our financial help has made a difference to those affected by natural disasters such as Hurricanes Hugo, Rita, and Katrina; the Parkersburg, IA, tornado; and the Midwest floods.

In a crowded industry of look-alike insurance companies, one name stands out from the rest. Royal Neighbors of America is Insurance with a DifferenceSM.



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIESSM

Royal Neighbors of America

www.royalneighbors.org

(800) 770-4561, Option 1

Form 2998; Rev. 6-2011



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIESSM



SteadyChoice

Flexible Premium Deferred

Annuity

Flexible Premium Deferred Annuity

SteadyChoice Flexible Premium Deferred Annuity

Tax-deferred savings with GUARANTEED minimum return

The Royal Neighbors of America SteadyChoice Annuity offers retirement savings with the flexibility to change your contributions.

Payment flexibility with guaranteed minimum interest – a product you can count on!

- Minimum guaranteed interest of 3% during the accumulation period
- Long-term savings option
- No sales fees
- Owner:
 - 16-75 non-qualified
 - 16-75 IRA and Roth IRA
 - 21-75 SEP IRA
- Annuitant:
 - 0-75 non-qualified
 - Maximum issue age of 59 for both the owner and the annuitant in IA, MN, and OH
- Minimum premium as low as \$100 per month (PAC required). Annual administration fee applies to accounts with less than \$3,000. Fees are waived when minimum annual accumulation values are met. Minimal withdrawal of \$500.
- Earnings accumulate tax-deferred on qualified contributions
- Qualified and non-qualified
- Withdrawal charges


If the total amount withdrawn in a certificate year exceeds 10% of the accumulation value as of the first withdrawal in that year, a withdrawal charge as shown below on the excess amount will be subtracted from the withdrawal.

Year	1	2	3	4	5	6	7	8	9	10
%	10	9	8	7	6	5	4	3	2	1


Make SteadyChoice your choice


- You can supplement Social Security and pension income
- You can count on a guaranteed minimum return
- You can change your contributions

At a Glance Member Benefits

 **Discounts on prescription drugs** – Savings of up to 15% off brand-name drugs and 40% off generic drugs at more than 56,000 participating pharmacies

 **Discounts on dental and vision care, hearing aids, life-savings diagnostic testing, and health screenings** – Savings through a network of more than 65,000 dentists, 1,800 hearing care locations and thousands of optometrists, and health screenings through mobile screening units

 **Fraternal Aid and Disaster Aid** – Direct financial assistance to eligible members who have suffered a loss due to unforeseen circumstances

 **Scholarship Program** – A variety of significant scholarships at varying amounts for young adults and mid-life career transitions

 **Membership magazine and discounts on popular magazines** – *The Royal Neighbor* magazine offers health tips, financial education, family lifestyle information, and news about our members. Discounts also are available on other popular magazines.

These member benefits are provided to you at the discretion of Royal Neighbors of America.

They are not part of any insurance or annuity contract and are not guaranteed.



At a Glance Financial Strength

ASSETS:
\$766 million

SURPLUS:
\$228 million

SURPLUS RATIO:
30% (significantly higher than the estimated industry average of 8.0%)

SOLVENCY RATIO:
1.43 (compares favorably to industry average of 1.09)

A.M. BEST RATING:
A- Excellent for overall financial strength and ability to meet ongoing obligations to certificateholders (4th highest out of 15 possible)

(as of December 31, 2010)

Low payment options make saving affordable

You get maximum flexibility with Royal Neighbors of America's SteadyChoice annuity. Life changes quickly, you need a savings option that lets you control the contributions. You can change your contribution as your situation changes.

And the low minimum monthly premiums mean you can start saving now.

Guaranteed returns in uncertain times

How can you manage this uncertainty when it comes to something as important as saving for your retirement? Royal Neighbors guarantees that the interest rate for the SteadyChoice Annuity will not drop below 3 percent during the accumulation period. The actual interest rate credited to your account could be higher. SteadyChoice will take the guesswork out of planning for your future with a guaranteed minimum return on your retirement savings.

Defer your tax liability

With Royal Neighbors SteadyChoice, you do not pay tax on the money your annuity earns until you make a withdrawal.**

Save with valuable member benefits

Scholarships, disaster aid, prescription drug discounts, and discounts on dental and vision care: just some of the benefits that may be available to you as a member of Royal Neighbors of America.

**Withdrawals may be subject to income tax. If withdrawals are made before the owner's age 59½, the taxable portion may be subject to an additional 10% IRS penalty. Please consult your tax professional for information applicable to your personal situation.

Form Series 200821. Not available in all states. Contractual provisions and limitations vary by state.

Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.