



ROYAL NEIGHBORS OF AMERICA®

Annuity Interest Rates as of 1/1/2026

Product	Premium Amounts	Rate as of 1/1/2026	Existing Rate	Minimum Guaranteed Rate as of 1/1/2026
Steady Choice II Flexible Premium Deferred Annuity	N/A	2.45%	2.40%	2.45%
Flexible Premium Deferred Annuity Rider	N/A	2.45%	2.40%	2.45%
Multi-Year Guaranteed Annuity 10-year	Single premium of: \$100,000 and above	5.30%	5.15%	2.45%
	Single premium of: \$10,000 – \$99,999	5.20%	5.05%	2.45%
Multi-Year Guaranteed Annuity 5-year	Single premium of: \$100,000 and above	5.20%	5.00%	2.45%
	Single premium of: \$10,000 – \$99,999	5.10%	4.90%	2.45%
Multi-Year Guaranteed Annuity 3-year	Single premium of: \$100,000 and above	4.65%	4.40%	2.45%
	Single premium of: \$10,000 – \$99,999	4.55%	4.30%	2.45%
Multi-Year Guaranteed Annuity 9-year (California Only)	Single premium of: \$100,000 and above	5.20%	5.05%	2.45%
	Single premium of: \$10,000 – \$99,999	5.10%	4.95%	2.45%
Multi-Year Guaranteed Annuity 5-year (California Only)	Single premium of: \$100,000 and above	5.10%	4.90%	2.45%
	Single premium of: \$10,000 – \$99,999	5.00%	4.80%	2.45%
Multi-Year Guaranteed Annuity 3-year (California Only)	Single premium of: \$100,000 and above	4.55%	4.30%	2.45%
	Single premium of: \$10,000 – \$99,999	4.45%	4.20%	2.45%

Current products available for sale. Rates adjusted monthly. Rates are subject to change without notice.

SPIA Rates as of 1/1/2026

Amount	5-6 Years	7-9 Years	10-14 Years	15-19 Years	20-24 Years	25+ Years
\$5,000 – \$49,999	0.00%	0.00%	0.60%	1.00%	1.30%	1.60%
\$50,000 – \$99,999	0.00%	0.50%	1.10%	1.50%	1.80%	2.10%
\$100,000+	0.00%	0.60%	1.20%	1.60%	1.90%	2.20%

We do not hold interest rates on Single Premium Immediate Annuities. Income provided will be based on the interest rates in effect on the date funds are received.

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