

Annuity Interest Rates as of 7/1/2024

Product	Premium Amounts	Rate as of 7/1/2024	Existing Rate	Minimum Guaranteed Rate as of 7/1/2024
Steady Choice II Flexible Premium Deferred Annuity	N/A	3.00%	3.00%	3.00%
Flexible Premium Deferred Annuity Rider	N/A	3.00%	3.00%	3.00%
Multi-Year Guaranteed Annuity 10-year	Single premium of: \$100,000 and above	4.60%	4.60%	3.00%
	Single premium of: \$10,000 – \$99,999	4.50%	4.50%	3.00%
Multi-Year Guaranteed Annuity 5-year	Single premium of: \$100,000 and above	4.65%	4.65%	3.00%
	Single premium of: \$10,000 – \$99,999	4.55%	4.55%	3.00%
Multi-Year Guaranteed Annuity 3-year	Single premium of: \$100,000 and above	4.75%	4.75%	3.00%
	Single premium of: \$10,000 – \$99,999	4.65%	4.65%	3.00%
Multi-Year Guaranteed Annuity 9-year (California Only)	Single premium of: \$100,000 and above	4.50%	4.50%	3.00%
	Single premium of: \$10,000 – \$99,999	4.40%	4.40%	3.00%
Multi-Year Guaranteed Annuity 5-year (California Only)	Single premium of: \$100,000 and above	4.55%	4.55%	3.00%
	Single premium of: \$10,000 – \$99,999	4.45%	4.45%	3.00%
Multi-Year Guaranteed Annuity 3-year (California Only)	Single premium of: \$100,000 and above	4.65%	4.65%	3.00%
	Single premium of: \$10,000 – \$99,999	4.55%	4.55%	3.00%

Rates are subject to change without notice.



230 16th Street • Rock Island, Illinois 61201 • Phone: (309) 788-4561 E-mail: contact@royalneighbors.org • Web site: royalneighbors.org

1001-IR Rev. 6-2024 Page 1 of 2

SPIA Rates as of 7/1/2024

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.

Rates are subject to change without notice.

Scan this QR code to make sure you have the most recent version of this Annuity Rate Sheet or click here.





230 16th Street • Rock Island, Illinois 61201 • Phone: (309) 788-4561 E-mail: contact@royalneighbors.org • Web site: royalneighbors.org

1001-IR Rev. 6-2024 Page 2 of 2