

SERFF Tracking Number: RNOA-126577233 State: Arkansas
 Filing Company: Royal Neighbors of America State Tracking Number: 45414
 Company Tracking Number: 1021 RNOA-126577233
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
 Product Name: Single Premium Deferred Annuity Certificate
 Project Name/Number: Single Premium Deferred Annuity Certificate (3YR)/1021

Filing at a Glance

Company: Royal Neighbors of America
 Product Name: Single Premium Deferred Annuity Certificate
 TOI: A02I Individual Annuities- Deferred Non-Variable
 Sub-TOI: A02I.003 Single Premium
 Filing Type: Form
 Implementation Date Requested: On Approval
 State Filing Description:

SERFF Tr Num: RNOA-126577233 State: Arkansas
 SERFF Status: Closed-Approved-Closed
 Co Tr Num: 1021 RNOA-126577233
 State Tr Num: 45414
 State Status: Approved-Closed
 Reviewer(s): Linda Bird
 Disposition Date: 04/15/2010
 Authors: John Friederich, Philip Blankenfeld, Deb Zemo, Kelli Zimmer
 Date Submitted: 04/14/2010
 Disposition Status: Approved-Closed
 Implementation Date:

General Information

Project Name: Single Premium Deferred Annuity Certificate (3YR)
 Project Number: 1021
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 04/15/2010
 Deemer Date:
 Submitted By: Deb Zemo
 Filing Description:
 The forms are new and have never been issued by Royal Neighbors of America (Royal Neighbors), nor have they been available for attachment to any annuity or life insurance certificate issued by Royal Neighbors at, or subsequent to issue. The annuity certificate and application in this submission will not replace any existing forms in the current Royal

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: Illinois is projected to be filed on April 20, 2010
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 04/15/2010
 Created By: Deb Zemo
 Corresponding Filing Tracking Number: 1021

SERFF Tracking Number: RNOA-126577233 State: Arkansas
Filing Company: Royal Neighbors of America State Tracking Number: 45414
Company Tracking Number: 1021 RNOA-126577233
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity Certificate
Project Name/Number: Single Premium Deferred Annuity Certificate (3YR)/1021

Neighbor product portfolio.

To the best of my knowledge and belief, no part of this submission contains any unusual or possibly controversial items contrary to normal industry standards, and no assumptions or provisions contained in the forms unfairly discriminate in the availability of rates or benefits to individuals of the same class, equal expectation of life, and degree of risk or hazard.

It is intended that the forms contained in this submission will be used with the forms contained in the Forms List provided in the Supporting Documentation tab.

This single premium deferred annuity certificate provides a monthly income to the owner beginning on the maturity date. The minimum guaranteed credited interest rate will be established on the issue date and will not change during the life of the annuity. The minimum guaranteed credited interest rate will not exceed 3.0%, nor be less than 1.0%. The minimum guaranteed credited interest rate will be determined by the average of the 5-year Constant Maturity Treasury rate reported by the Federal Reserve over a 12-week period beginning on the first day of the Calendar Quarter that is two Calendar Quarters prior to the first day of the Calendar Quarter in which the annuity is issued; as determined by the issue date of the certificate; rounded to the nearest 1/20th of one percent; and reduced by an expense charge of 1.25%.

This annuity certificate provides for three, 3-year periods where the interest rate (at a rate not less than the minimum guaranteed interest rate) will be set by Royal Neighbors prior to the beginning of each 3-year period and guaranteed for the 3-year period for which the rate is set.

After the end of the third, 3-year period, interest at a per annum rate of not less than the minimum guaranteed interest rate will be used in determining the account value of the certificate. Notice of the guaranteed interest rate for the second and third 3-year periods will be mailed to the owner of the certificate not less than 30-days prior to the start of the new 3-year period.

This annuity will be marketed by the use of commissioned independent agents; commissioned agents of an Agency; and by non-commissioned agents of the Royal Neighbors call center. All agents will be under contract with Royal Neighbors; duly licensed by the state; and, as appropriate, appointed by Royal Neighbors of America.

Company and Contact

Filing Contact Information

Debra Zemo, Compliance Assistant/Legal Secretary zemodm@royalneighbors.org

SERFF Tracking Number: RNOA-126577233 State: Arkansas
 Filing Company: Royal Neighbors of America State Tracking Number: 45414
 Company Tracking Number: 1021 RNOA-126577233
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Single Premium Deferred Annuity Certificate
 Project Name/Number: Single Premium Deferred Annuity Certificate (3YR)/1021

230 16th Street 800-627-4762 [Phone] 8233 [Ext]
 Rock Island, IL 61201 309-788-3887 [FAX]

Filing Company Information

Royal Neighbors of America CoCode: 57657 State of Domicile: Illinois
 230 16th Street Group Code: Company Type: Life, Health,
 Annuity
 Rock Island, IL 61201 Group Name: Royal Neighbors State ID Number:
 (309) 732-8232 ext. 8232[Phone] FEIN Number: 36-1711198

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: 2 X \$50 = \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Royal Neighbors of America	\$100.00	04/14/2010	35641797

SERFF Tracking Number: RNOA-126577233 State: Arkansas
Filing Company: Royal Neighbors of America State Tracking Number: 45414
Company Tracking Number: 1021 RNOA-126577233
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity Certificate
Project Name/Number: Single Premium Deferred Annuity Certificate (3YR)/1021

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/15/2010	04/15/2010

SERFF Tracking Number: RNOA-126577233 *State:* Arkansas
Filing Company: Royal Neighbors of America *State Tracking Number:* 45414
Company Tracking Number: 1021 RNOA-126577233
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity Certificate
Project Name/Number: Single Premium Deferred Annuity Certificate (3YR)/1021

Disposition

Disposition Date: 04/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: RNOA-126577233 State: Arkansas
 Filing Company: Royal Neighbors of America State Tracking Number: 45414
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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Single Premium Deferred Annuity Certificate
 Project Name/Number: Single Premium Deferred Annuity Certificate (3YR)/1021

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	Forms List	Yes	Yes
Supporting Document	Contract Summary	Yes	Yes
Form	Single Premium Deferred Annuity Certificate	Yes	Yes
Form	Application for Annuities	Yes	Yes

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Form Schedule

Lead Form Number: 1021

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1021	Policy/Contract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			1021 Single Premium Deferred Annuity Certificate.pdf
	101721 Rev. 3-2010	Application/ Enrollment Form	Initial			101721 Rev. 3-2010 Application for Annuities.pdf

A Fraternal Benefit Society
Incorporated in 1895



Royal Neighbors of America
Home Office
230 Sixteenth St.
Rock Island, IL 61201
(800) 627-4762
(309) 788-4561
www.royalneighbors.org

PAYMENT OF BENEFITS

AGREES, subject to the provisions of this Certificate, to pay (1) to the Owner, if the Owner is living on the Maturity Date, a Monthly Income, commencing on the Maturity Date, in accordance with the Monthly Income provision on Page 2 of the Certificate or (2) while this Certificate is in force, and prior to the Maturity Date, to pay a death benefit upon the death of the Owner.

The Death Benefit Proceeds will be paid to the person designated as being entitled to receive such proceeds not later than 30 days after receipt of due proof of the claimant's right to the proceeds and proof of death of the Owner, such as a certified copy of a certificate of death or a certified finding by a court of competent jurisdiction, that the Owner died prior to the Maturity Date, and while this Certificate was in force.

If the certificate proceeds are not paid in one lump sum within 30 days after Royal Neighbors of America (Royal Neighbors) has received due proof of the right to the proceeds, Royal Neighbors shall pay interest on the proceeds from the date it receives written proof of death at a rate not less than that required by law. Interest will accrue from the date of death to the date of payment.

Full payment of the Certificate's proceeds to the person designated as being entitled to receive such proceeds shall fully discharge Royal Neighbors from all claims under the Certificate. Any debt on the Certificate will be deducted at the time of final payment.

This Certificate is issued in consideration of the application and the payment of the single premium. Certificate years, months, and anniversaries will be determined from the Issue Date. The Certificate Data on Page 3 and the provisions on this and the following pages are part of this Certificate. Any additional benefits, if any, are provided by rider or endorsement and are subject to the provisions of the rider.

All sums payable by Royal Neighbors under the terms of this Certificate are payable at the Home Office in Rock Island, Illinois. The Owner may elect to receive the Cash Surrender Value as of the Maturity Date in one sum in lieu of a Monthly Income for life or any other settlement option. Royal Neighbors will require proper written request on or before the Maturity Date.

READ THIS CERTIFICATE CAREFULLY

The premium, values, and benefits provided by this annuity are indeterminate and may vary according to the terms of the Certificate. A partial or full withdrawal made during the Surrender Charge period may result in a loss of a portion of the total premiums paid into this annuity certificate. A Table of Values and Surrender Charges is located on page 3A of this Certificate. This annuity Certificate is a legal contract between the certificateowner and Royal Neighbors. To present an inquiry, obtain information, or to obtain assistance in resolving a complaint regarding this Certificate, you may telephone Royal Neighbors at (800) 627-4762 or you may write to Royal Neighbors' Home Office at: Royal Neighbors of America, 230 - 16th Street, Rock Island, IL 61201. Upon request, Royal Neighbors will provide, within 10 business days, comprehensive information regarding the benefits and provisions of this Certificate to the certificateowner.

RIGHT TO EXAMINE CERTIFICATE

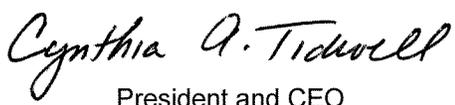
The Owner may void this Certificate by delivering or mailing it to the Home Office at Royal Neighbors of America, 230 16th Street, Rock Island, IL 61201; or to the agent through whom it was purchased; or to any representative of Royal Neighbors before midnight of the 20th day (30th day if this Certificate was purchased as a replacement or through our call center or direct mail) after the date it was delivered to the Owner. Return of the Certificate by mail is effective on being postmarked, properly addressed, and postage prepaid. Royal Neighbors will return all premiums paid on this Certificate, less any benefits paid, within 10 business days after receiving the Certificate. Such return shall void the Certificate from the beginning.

OPTIONAL MATURITY DATE

At any time while this Certificate is in force, the Owner may select an Optional Maturity Date that is later than the Original Maturity Date shown on Page 3, but the Optional Maturity Date may not be later than the first Certificate anniversary after the Annuitant's 115th birthday. If the Owner does not notify Royal Neighbors in writing, at least 31 days prior to the Original Maturity Date, that the Owner has either selected an Optional Maturity Date, or wishes to receive this annuity's benefit on the Original Maturity Date, it will be assumed that the Owner selected an Optional Maturity Date of the first Certificate anniversary after the Annuitant's 115th birthday, provided however, that the Owner may subsequently amend the Optional Maturity Date at any time, while this Certificate is in force.

Executed at the Home Office in Rock Island, Illinois, on the Issue Date.


Secretary and General Counsel


President and CEO

SINGLE PREMIUM DEFERRED ANNUITY CERTIFICATE – Monthly Income payable at Maturity Date or Death Benefit payable at prior death – Optional Maturity Date – Single Premium payable – Participating

INDEX OF CERTIFICATE PROVISIONS

<u>Name of Provision</u>	<u>Page No.</u>	<u>Name of Provision</u>	<u>Page No.</u>
Account Value.....	4	Issue Age and Sex.....	2
Annual Reports	5	Maintenance of Reserve.....	5
Applicable State Law.....	5	Maturity Date	2
Assignment	6	Maximum Premium.....	3
Automatic Withdrawal of Interest Earnings.....	5	Minimum Values.....	2
Beneficiary	5	Modifications.....	5
Chapter Membership.....	5	Monthly Income	2
Cash Surrender Value.....	4	Optional Maturity Date.....	1
Cash Value.....	4	Original Maturity Date	2
Certificate Data	3	Ownership and Control of Certificate.....	6
Certificate Year	7	Partial Withdrawals	4
Credited Interest Earnings	4	Payment of Benefits	1
Death Before Maturity Date.....	6	Representations	5
Death Benefit Proceeds.....	6	Reserves	7
Death On or After Maturity Date.....	6	Settlement Options	8
Dividends	5	Single Premium.....	2
Entire Contract.....	5	Surrender Charge	4
Incontestability	6	Suspension or Expulsion.....	5
Internal Revenue Code	6	Table of Values and Surrender Charges	3A

Additional benefits, if any, listed on Page 3, are described in the rider.

SINGLE PREMIUM – The Single Premium is payable at the Home Office and is due on the Issue Date. The amount of the Single Premium is shown on Page 3. No premium in excess of the Maximum Premium shown on Page 3 of this Certificate may be paid without written approval from the Home Office.

ISSUE AGE and SEX – Issue Age means the age of the Annuitant on the birthday prior to the Issue Date of this Certificate. If the age or sex of the Annuitant has been misstated, the amount payable on the Maturity Date shall be such as the premiums paid would have purchased at the correct age and sex. If Royal Neighbors makes or has made any overpayment or underpayment on account of a misstatement of age or sex, the amount thereof, with interest at a rate of 6% per annum shall, in the case of underpayment, be paid by Royal Neighbors or, in the case of overpayment, may be charged against the current or next succeeding payment or payments made by Royal Neighbors under the provisions of this Certificate.

ORIGINAL MATURITY DATE – The Original Maturity Date is shown on Page 3. This Certificate matures on the anniversary of the Issue Date after the Annuitant's 70th birthday, or 10 years after the Issue Date, whichever is later, unless an Optional Maturity Date has been elected by the Owner as provided in this Certificate.

MATURITY DATE – Maturity Date means the Original Maturity Date, unless an Optional Maturity Date is elected, in which case the Optional Maturity Date becomes the Maturity Date.

MONTHLY INCOME – The amount of Monthly Income will be determined by applying the Cash Surrender Value on the Maturity Date, or Optional Maturity Date, if elected, under the provisions of Option 3 of the Settlement Options with a 10-year period certain. The reserves and net single premiums for Settlement Option 3 are based on the Annuity 2000 Mortality Table with interest at 2% per annum. Provided, however, in no event will the Monthly Income be less than the benefit that would be provided by the application of the Cash Surrender Value to purchase a single premium immediate annuity certificate at purchase rates offered by Royal Neighbors at the commencement of monthly payments to the same class of annuitants. Upon request prior to the Maturity Date, or Optional Maturity Date, if elected, the Owner may elect to receive the Cash Surrender Value in lieu of the Monthly Income.

MINIMUM VALUES – The Cash Surrender Values and Death Benefits Proceeds available under this Certificate are not less than the minimum benefits required by the standard nonforfeiture law for individual deferred annuities Model #805. The minimum nonforfeiture parameters are shown and calculated in accordance with Minimum Guaranteed Credited Interest Rate shown on Page 3.

CERTIFICATE DATA

Certificate Number [000010098001]
 Chapter [00001]
 Issue Date [January 01, 2010]
 Name of Annuitant [JOHN DOE]
 Name of Owner As Stated in the Attached Application, Unless Changed by Assignment
 Issue Age and Sex of Annuitant [35] [Male]
 Plan Type Single Premium Deferred Annuity
 Plan of Annuity [Non-Qualified]
 Maturity Date* [January 01, 2045]

***NOTE: This Certificate matures on the anniversary of the Issue Date after the Annuitant's 70th birthday or 10 years after the Issue Date of this Certificate, whichever is later. An Optional Maturity Date may be elected as provided in this Certificate.**

Death Benefit Limitation: If the Owner is not the Annuitant, and is age 76 or older on the Issue Date and dies prior to the Maturity Date, the Death Benefit is the Cash Surrender Value, which may be less than the Account Value.

Single Premium Amount [\$50,000.00]
 Maximum Premium [\$300,000.00]
 Minimum Account Value [\$50,000.00]
 Minimum Partial Withdrawal Amount [\$500.00]

Initial Guaranteed Credited Interest Rate** [1.15%]
 Initial Guaranteed Credited Interest Rate Period Certificate Years 1-3
 Second Guaranteed Credited Interest Rate Period Certificate Years 4-6
 Third Guaranteed Credited Interest Rate Period Certificate Years 7-9
 Minimum Guaranteed Credited Interest Rate*** [1.15%]

***The Minimum Guaranteed Credited Interest Rate (Minimum Nonforfeiture Rate) is established on the Issue Date and will not change. The rate is determined by the average of the 5-year Constant Maturity Treasury Rate reported by the Federal Reserve over a 12-week period beginning on the first day of the Calendar Quarter that is two Calendar Quarters prior to the first day of the Calendar Quarter in which this Certificate was issued, as determined by the Issue Date of this Certificate; rounded to the nearest 1/20th of one percent; and reduced by an expense charge of 1.25%. Provided however, in no case will the Minimum Guaranteed Credited Interest Rate exceed 3.0%, nor be less than 1.0%. For purposes of this provision, a Calendar Quarter is a three-month period commencing on January 1, April 1, July 1, and October 1, as applicable.

FORM NO.	DESCRIPTION OF ADDITIONAL BENEFITS PROVIDED BY ENDORSEMENT
None	There are no additional benefits provided under this Certificate

Your state Department of Insurance phone number is [<<(xxx) xxx-xxxx >>]

**The rate for the guaranteed second and third Guaranteed Credited Interest periods will be determined in accordance with the Credited Interest Earnings Provision on Page 4 of this Certificate.

TABLE OF VALUES AND SURRENDER CHARGES

The Account Values and Cash Surrender Values shown below are for the end of the Certificate Year shown. The values assume that a Single Premium of [\$50,000.00] has been received on the Issue Date; that interest has been credited at the minimum specified rates shown below; there are no withdrawals; and the Certificate has not matured. Values for Certificate years not shown in this table will be furnished upon request.

The values shown below do not include applicable taxes or tax penalties. There may be tax consequences and penalties resulting from a cash surrender or partial withdrawal. You are advised to consult with a qualified tax professional or your attorney regarding possible tax consequences and/or penalties.

END OF CERTIFICATE YEAR	GUARANTEED MINIMUM INTEREST RATE	END OF YEAR ACCOUNT VALUE	END OF YEAR CASH SURRENDER VALUE	SURRENDER CHARGE PERCENTAGE
1	1.15%	\$50,575.00	\$46,575.00	8.00%
2	1.15%	\$51,156.61	\$47,656.61	7.00%
3	1.15%	\$51,744.91	\$51,744.91*	6.00%*
4	1.15%	\$52,339.98	\$48,339.98	8.00%
5	1.15%	\$52,941.89	\$49,441.89	7.00%
6	1.15%	\$53,550.72	\$53,550.72*	6.00%*
7	1.15%	\$54,166.55	\$50,166.55	8.00%
8	1.15%	\$54,789.47	\$51,289.47	7.00%
9	1.15%	\$55,419.55	\$52,419.55	6.00%
10	1.15%	\$56,056.87	\$56,056.87	0.00%
[Age 70]	1.15%	\$74,606.38	\$74,606.38	0.00%

*The Surrender Charge Percentage shown above applies for the Certificate Year except for the final 30 days. No Surrender Charge applies during the final 30 days of this Certificate Year. The Net Cash Surrender Value reflects an end-of-year value based on a 30-day no Surrender Charge period for 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.

NOTE: Under the Internal Revenue Code, annuity certificates that are issued as an Individual Retirement Annuity (IRA) or under a Simplified Employee Pension (SEP) plan are subject, in general, to required minimum distributions (RMDs) by April 1 of the year following the year in which the owner attains age 70. This Table of Values and Withdrawal Charges does not account for any RMDs. RMDs are more fully explained in the IRA endorsement, if any, attached to this Certificate. Also refer to the IRA endorsement, if any, for additional provisions which may change provisions contained in this Certificate. You are advised to consult with a qualified tax professional for tax information applicable to your personal situation.

ACCOUNT VALUE – The Account Value as of the end of any Certificate year will be determined as follows:

The Account Value will be the amount of the Single Premium paid less Partial Withdrawals and any applicable Surrender Charges on the Partial Withdrawals. Interest will be credited from the date of receipt of the Single Premium at the Home Office and will be calculated based on the Account Value of the Certificate at the time the interest is credited.

The Account Value at any time during a Certificate Year will be determined as above but with credited interest earnings to the date of the calculation. The Account Value immediately prior to the Issue Date is zero. All values and benefits equal or exceed those required by the laws of the state in which this Certificate is delivered.

CASH VALUE – The Cash Value of this Certificate on any day is the Account Value less any Surrender Charge.

CASH SURRENDER VALUE – The Owner of this Certificate may surrender this Certificate for its Cash Surrender Value at any time on or before the Maturity Date. If the Cash Surrender Value is to be paid, the Certificate must first be surrendered to Royal Neighbors. The Cash Surrender Value on any day is the Cash Value on the date of calculation, less any indebtedness. **There may be tax consequences and penalties resulting from a cash surrender. You are advised to consult with a qualified tax professional or attorney regarding possible tax consequences and penalties associated with a cash surrender of this Certificate.**

If payment of the Cash Surrender Value is not made or placed within 30 days of receipt of this Certificate and the request for surrender, Royal Neighbors will pay interest on the Cash Surrender Value at a rate not less than that required by law.

Royal Neighbors may defer the payment of the Cash Surrender Value for a period up to six months after the request is received. The deferral shall be contingent upon Royal Neighbors' written request for such deferral and its receipt of written approval of the deferral from the State Commissioner's Office.

CREDITED INTEREST EARNINGS – This Certificate will provide for three 3-year periods where the interest rate (at a rate not less than the Minimum Guaranteed Interest Rate) will be set by Royal Neighbors prior to the beginning of each 3-year period and guaranteed for the 3-year period for which the rate has been set.

After the end of the third 3-year period, interest at a per annum rate of not less than the Minimum Guaranteed Credited Interest Rate shown on Page 3 of this Certificate, as authorized by the Board of Directors at least once each year, will be used in determining the Account Value. The Guaranteed Interest Rate for the initial 3-year period and length of period are shown on Page 3 of this Certificate.

Notice of the Guaranteed Interest Rate for the second and third 3-year periods will be sent to the Owner not less than 30 days prior to the start of the new 3-year period.

SURRENDER CHARGE – The surrender charge is equal to the premiums paid, less any prior withdrawals of premium, multiplied by the corresponding Certificate Year Surrender Charge Percentage shown on Page 3A.

PARTIAL WITHDRAWALS – At any time prior to the Maturity Date, the Owner may withdraw a portion of the Account Value upon proper written request to Royal Neighbors. The amount of any withdrawal may not be less than the Minimum Partial Withdrawal Amount shown on Page 3 of this Certificate unless the Certificate is surrendered for its entire Cash Surrender Value. If the entire Cash Surrender Value is to be withdrawn, the Certificate must first be surrendered to Royal Neighbors. The Surrender Charge for a Certificate Year is the percentage shown in the Table of Values and Surrender Charges contained on Page 3A times the amount of the Initial Premium withdrawn. Provided however, during the final 30 days of the Initial Guaranteed Credited Interest Rate Period, and/or the final 30 days of the Second Guaranteed Interest Credited Rate Period, the Owner may make a full or partial withdrawal of the Account Value without incurring a Surrender Charge. The Surrender Charge, if applicable, will be deducted from the amount of the Partial Withdrawal and the balance will be paid to the Owner. Each withdrawal is characterized first as a withdrawal of interest earnings and second as a withdrawal of premiums paid. No Partial Withdrawals shall be made if, as a result of the Partial Withdrawal, the Account Value would be less than the Minimum Account Value shown on Page 3 of this Certificate.

Withdrawals reduce the Certificate's Account Value. In addition to any applicable Surrender Charge that may be deducted from the amount withdrawn, there may be tax consequences and penalties resulting from a withdrawal. You are advised to consult with a qualified tax professional or your attorney regarding possible tax consequences and/or penalties.

If payment of a Partial Withdrawal is not made within 30 days of receipt of the request, Royal Neighbors will pay interest on the Partial Withdrawal value at a rate not less than that required by law. Royal Neighbors may defer the payment of any withdrawal for a period up to six months after the request is received. The deferral shall be contingent upon Royal Neighbors' written request for such deferral and its receipt of written approval of the deferral from the State Commissioner's Office.

AUTOMATIC WITHDRAWAL OF INTEREST EARNINGS – Subject to the limitations contained in the Partial Withdrawals provision on Page 4, the Owner may withdraw the interest earnings from the Account Value at any time prior to the Maturity Date. In addition, upon written request, the Owner may authorize Royal Neighbors to pay the current interest earnings on the Account Value monthly, as long as the Account Value is at least the Minimum Account Value shown on Page 3.

DIVIDENDS – This Certificate will share in the divisible surplus of Royal Neighbors as determined annually by the Board of Directors and declared as a dividend. Dividends may be paid in cash, but will be applied as additional interest unless a cash payment is requested by the Owner. **Royal Neighbors does not expect that any dividends will be declared on this Certificate.**

ANNUAL REPORTS – For each year during which this Certificate is in force, Royal Neighbors will provide the Owner of this Certificate an Annual Report without charge. The Annual Report will show the current values of the Certificate, including interest credited to date. Royal Neighbors will provide additional reports at any time, upon request of the Owner. Royal Neighbors will provide additional copies of the Annual Report at any time upon request of the Owner. A fee, not to exceed \$25 for each additional copy of an Annual Report during a Certificate Year, may be charged.

BENEFICIARY – The Beneficiary is as stated in the application, unless changed. Unless the designation of the Beneficiary is explicitly irrevocable, the Owner may change the Beneficiary without the consent of any such Beneficiary. The primary Beneficiary will receive the Death Benefit Proceeds if the Owner dies. Proper written request designating the Beneficiary will be required. No such change will take effect unless recorded by Royal Neighbors. When recorded, the change will take effect on the date the request was signed, but without prejudice to Royal Neighbors on account of any payment made by it before receipt of the request.

REPRESENTATIONS – All statements in the application shall be deemed representations and not warranties. No statement shall be used to void this Certificate, or used in defense of a claim, unless it is contained in the application and a copy of the application is attached to the Certificate when issued or delivered.

MAINTENANCE OF RESERVE – If Royal Neighbors' reserves become impaired, the Owner shall pay Royal Neighbors this Certificate's equitable proportion of the deficiency. However, there shall be no personal liability for such payment except against this Certificate's reserve. The amounts of such payment and deficiency shall be determined by Royal Neighbors' Board of Directors. If such payment is not made in cash, it shall stand as a debt against the Certificate. Such debt shall bear interest at a rate not to exceed the lesser of the rate used for computing reserves or 5% per annum. In lieu of the foregoing, or in combination with it, the Owner may consent to a corresponding decrease of the annuity benefits. Such decrease shall be in the same proportion as the amount of such payment bears to the reserve immediately before such decrease.

APPLICABLE STATE LAW – The rights or obligations of the Owner or any person claiming under this Certificate shall be governed by the laws of the state in which this Certificate is delivered.

ENTIRE CONTRACT – This contract is between Royal Neighbors and the Owner. It includes the Articles of Incorporation and the Bylaws of Royal Neighbors; this Certificate, including any attached riders or endorsements; the application, a copy of which is attached; and all present or future amendments or endorsements to each. However, no future amendment to the Articles of Incorporation or the Bylaws of Royal Neighbors shall reduce benefits contracted for as of the Issue Date.

CHAPTER MEMBERSHIP – The Owner, if a natural person, is a member of a chapter of Royal Neighbors on the Issue Date, otherwise the Beneficial Owner under the Trust, if the Owner is the Trust, will be the member of a chapter of Royal Neighbors.

SUSPENSION OR EXPULSION – If the member of Royal Neighbors under this Certificate should be expelled or suspended from membership in Royal Neighbors for any reason, except within the contestable period for misrepresentation in the application for membership, the Owner shall have the privilege of maintaining this Certificate in force.

MODIFICATIONS – No agent of Royal Neighbors has the authority to make changes to this Certificate. Only authorized officers of Royal Neighbors have the authority to waive any terms of or make any changes to this Certificate. All changes must be in writing.

OWNERSHIP AND CONTROL OF CERTIFICATE – The Owner shall be as shown in the application unless later changed by Assignment. Prior to the Maturity Date, the Owner may exercise any rights and receive all benefits described in this Certificate. Please review the provisions contained within this Certificate for an explanation of the options and rights provided under the Certificate.

DEATH BENEFIT PROCEEDS – Proceeds paid on the death of an Owner shall equal the Account Value. Provided, however, if the Owner is not the Annuitant and the Owner is older than 75 on the Issue Date, then the Beneficiary will be paid the Cash Surrender Value.

DEATH BEFORE MATURITY DATE – If the Annuitant is other than the Owner and dies before the Maturity Date; then unless the Owner designates a substitute annuitant (Annuitant) within 60 days from the date of the death of the Annuitant (or immediately upon Owner's death if the Owner dies before designating an Annuitant), the Owner shall become the Annuitant, provided, however, if the Owner is not a natural person, then upon the death of the Annuitant, the Account Value will be paid to the Owner. If the Owner dies while this Certificate is in force, the Death Benefit Proceeds shall be paid within five years after the Owner's death, unless (1) the proceeds will be paid to a natural person, (2) such payments begin within one year after the Owner's death, and (3) such payments are to be made over a period not exceeding the life expectancy of the person entitled to payment. This provision shall not apply if the Owner's surviving spouse is the sole beneficiary and the person entitled to payment. In such event, the Owner's surviving spouse, as sole beneficiary, may elect by written request to Royal Neighbors, to continue this Certificate in the name of the surviving spouse as Owner.

DEATH ON OR AFTER MATURITY DATE – If the Owner of the Certificate dies on or after the Maturity Date and before the entire interest in this Certificate has been distributed, the remaining portion of such interest will be distributed at least as rapidly as under the method of distribution used as of the date of the Owner's death.

ASSIGNMENT – Because the Owner is a member of Royal Neighbors, ownership of this Certificate may not be assigned absolutely to a non-member of Royal Neighbors, except; (1) to a trust or other entity as agent for the beneficial owner under the trust who is a member of Royal Neighbors, or; (2) for purposes of making an allowable exchange under Section 1035 (or any successor provision) of the Internal Revenue Code. No Assignment of this Certificate is binding upon Royal Neighbors unless it is accepted and placed on file at the Home Office.

Unless otherwise specified by the Owner, an Assignment shall take effect on the date the notice of Assignment is signed, provided however, Royal Neighbors will not be liable for any payments made prior to receipt of such notice of Assignment.

An Assignment that is on file is valid for the purpose of vesting in the assignee all the incidents of ownership assigned and entitles Royal Neighbors to deal with the assignee as the Owner as to all incidents of ownership assigned in accordance with the provisions of this Certificate.

An Assignment that is on file is valid for the purpose of vesting in the assignee all the incidents of ownership assigned and entitles Royal Neighbors to deal with the assignee as the Owner for all incidents of ownership assigned in accordance with the provisions of this Certificate.

INTERNAL REVENUE CODE – Certificates issued as an Individual Retirement Annuity (IRA), Roth IRA, or Simplified Employee Pension (SEP) are intended to qualify under the Internal Revenue Code (IRC) for tax-favored status. Language contained in this Certificate referring to federal tax statutes or rules is informational and instructional and this language is not subject to approval or disapproval by the state in which the Certificate is issued for delivery.

In the event of any conflict between Section 72 of the IRC and the provisions of this Certificate, the IRC section will govern so as to maintain the treatment of this Certificate as an annuity contract under the IRC.

The Owner's qualifying status, rather than the annuity Certificate, is the controlling factor as to whether the funds will receive tax-favored treatment. Please consult with your tax advisor or attorney if you have any questions as to whether or not you qualify.

INCONTESTABILITY – This Certificate shall be incontestable after it has been in force for two years from the Issue Date during the lifetime of the Owner, except for fraud in the procurement of the Certificate if otherwise permitted by state law.

RESERVES – The reserve method and amount held by Royal Neighbors will be at least equal to the minimum required by the state in which this Certificate is delivered.

CERTIFICATE YEAR – A one-year period, with the first Certificate Year commencing on the Issue Date of this Certificate.

SETTLEMENT OPTIONS

The Owner may elect any of the Settlement Options shown below for the payment of any part of the proceeds of this Certificate in lieu of a lump sum. The Owner may change or revoke any previous election prior to the Maturity Date. An election, change, or revocation of a Settlement Option must be made by proper written notice to Royal Neighbors. No such election, change, or revocation by the Owner shall take effect until endorsed on this Certificate and before this Certificate matures. No payee under a Settlement Option elected by the Owner shall have the right to change the manner of payment in any way unless the right has been given by the Owner in the election.

Within six months after the death of the Owner or Annuitant, the Beneficiary may elect a Settlement Option if the Owner has not done so before such death.

The Settlement Options are available and operative for a payee only if:

1. the amount to be applied is \$5,000 or more; and
2. the payments under the option are \$100 or more unless payments are made only annually; and
3. payments are to be made to a natural person.

Option 1 – Proceeds at Interest – The proceeds at interest option is not available under this Certificate, except in the event of the payment of the Death Benefit Proceeds to a Beneficiary following the death of the Owner. The Beneficiary may elect the proceeds at interest option. Each payment will be based on an interest rate of not less than 2% per annum.

Option 2 – Payments for a Fixed Period – The proceeds may be paid in equal annual, semiannual, quarterly, or monthly payments for a fixed period of from five to 30 years. The amount of each payment for \$1,000 of proceeds will be in accordance with the following table:

Number Of Years Payable	AMOUNT OF EACH PAYMENT			
	Annual	Semiannual	Quarterly	Monthly
5	\$208.00	\$104.51	\$52.39	\$17.49
6	175.03	87.95	44.08	14.72
7	151.48	76.12	38.15	12.74
8	133.83	67.25	33.71	11.25
9	120.11	60.35	30.25	10.10
10	109.14	54.84	27.49	9.18
15	76.30	38.34	19.22	6.42
20	59.96	30.13	15.10	5.04
25	50.22	25.23	12.65	4.22
30	43.77	22.00	11.03	3.68

Option 3 – Life Income with Payments for a Period Certain – The proceeds will be paid in equal annual, semiannual, quarterly, or monthly payments for a period of 10 or 20 years certain and thereafter for the lifetime of the payee. The amount of each payment will depend upon the age last birthday of the payee at the time of the first payment. Proof of age of the payee may be required. The amount of each payment for \$1,000 of proceeds will be in accordance with the following table:

MONTHLY PAYMENTS					
10 Years Certain			20 Years Certain		
Age of Payee	Male	Female	Age of Payee	Male	Female
20	\$2.38	\$2.30	20	\$2.38	\$2.30
25	2.49	2.39	25	2.48	2.39
30	2.62	2.51	30	2.61	2.50
35	2.78	2.65	35	2.76	2.64
40	2.98	2.81	40	2.95	2.80
45	3.22	3.02	45	3.17	3.00
50	3.52	3.28	50	3.43	3.24
55	3.90	3.62	55	3.74	3.53
60	4.39	4.04	60	4.07	3.87
65	5.02	4.60	65	4.41	4.24
70	5.79	5.34	70	4.70	4.59
75	6.66	6.25	75	4.90	4.85
80	7.54	7.27	80	5.00	4.98

Values in the table under Option 3 are based on the Annuity 2000 Mortality Table with interest at 2% per annum.

Values for ages or frequencies not shown will be furnished upon request.

Excess Interest – The payments certain under Settlement Options 2 and 3 are based on an interest rate of 2% per annum. Each payment certain will be increased by interest in excess of 2% per annum, if any, as may be set by the Society from time to time.

Dates of Payment – The first payment under Settlement Option 1 shall be payable at the end of the period selected, measured from the date on which the proceeds would have been due had such option not been elected. The first payment under Settlement Option 2 or 3 shall be payable as of the date on which the proceeds would have been due had such option not been elected.

Death of Payee – Any amount payable at the death of the payee under an option shall be paid in one sum to the estate of the payee, unless other provision has been made. The amount payable under Settlement Option 1 shall be the remaining principal and accrued interest. The amount payable under Settlement Option 2 or 3 shall be the value commuted at 2% per annum of the remaining payments certain based on interest at 2% per annum.

Supplementary Contract – If a Settlement Option is elected in lieu of a lump-sum payment, a supplementary contract will be issued when the option is operative. The supplementary contract will provide for the manner of payment elected.

ROYAL NEIGHBORS OF AMERICA

A Fraternal Benefit Society

230 Sixteenth Street, Rock Island, Illinois 61201

www.royalneighbors.org

SINGLE PREMIUM DEFERRED ANNUITY CERTIFICATE – Monthly Income payable at Maturity Date or Death Benefit payable at prior death – Optional Maturity Date – Single Premium payable – Participating



Royal Neighbors of America
230 16th Street
Rock Island, IL 61201
Toll-free (800) 627-4762
A Fraternal Benefit Society

Application for Annuities

To be used for qualified and non-qualified Flexible Premium Deferred Annuity (FPDA) and Single Premium Deferred Annuity (SPDA)

SECTION 1 – Proposed Owner/Annuitant (Annuitant must be Owner if the Annuity is an IRA, Roth, or SEP)

Name, Street, City, State, ZIP, SSN/Tax ID, Marital status, Sex, Phone number, DOB, State/Country of birth, U.S. driver's license, Green Card, Passport, Other, ID number, ID issuer, ID issue date, ID expiration date, E-mail address, Are you a U.S. citizen? If No, are you a legal U.S. resident? Resident ID #

SECTION 2 – Proposed Annuitant or Payor other than Owner (If Applicable)

Name, SSN/Tax ID, Address same as Proposed Owner/Annuitant, Street, Phone number, DOB, City, State, ZIP, Relationship to Proposed Owner, E-mail address, Sex

SECTION 3 – Proposed Owner's Other Insurance

1. EXISTING INSURANCE: Does the Proposed Insured have any existing life insurance or annuity contracts with this or any other company? If Yes, complete and submit state replacement forms, if required, with this application. 2. REPLACEMENT: In connection with this application, has there been, or will there be, with this or any other company any: surrender transaction; loan; withdrawal; lapse; reduction or redirection of premium/consideration; or change transaction (except conversions) involving an annuity or other life insurance? If Yes, complete and submit a replacement questionnaire AND any other state required replacement forms with this application. Company, Life Insurance, Annuity, Year of issue

SECTION 4 – Beneficiary(ies)

Multiple Beneficiaries will receive an equal percentage of proceeds unless otherwise instructed. PRIMARY, CONTINGENT, Percent of proceeds, Name, Street, City, State, ZIP, DOB, SSN/Tax ID, Relationship to Proposed Owner

SECTION 5 – Type of Annuity

Name of Annuity: Flexible Premium Deferred Annuity (FPDA), Single Premium Deferred Annuity (SPDA), Non-Qualified, Qualified (Check one): IRA, ROTH-IRA, Simplified Employee Pension (SEP), If Non-Qualified: New money received with application \$, IRC §1035 Exchange \$, Organization transferring funds: If Qualified: New money received with application: \$, For Tax Year: Rollover funds received with application \$, Trustee to Trustee (Direct Transfer) \$, Name of Trustee transferring funds: FOR FLEXIBLE PREMIUM DEFERRED ANNUITIES ONLY, Planned Premium Amount \$, Premium Payment Frequency: Annual, Semi-Annual, Quarterly, Monthly PAC



Suitability Statement for Proposed Owner

FINANCIAL INFORMATION (Please initial box if you do not want to disclose information)

Annual Gross Income \$ _____

Total net worth (excluding home, home furnishings, and auto) \$ _____

Liquid assets (checking account, savings account, CDs, etc.) \$ _____

FEDERAL INCOME TAX BRACKET: Less than 15% 15% to 28% Greater than 28%

FINANCIAL OBJECTIVES – Your financial objective in purchasing this annuity certificate (check all that apply)

- Tax deferred growth Accumulation for retirement income Transfer of funds to beneficiaries Guaranteed interest rate
- Protection of principal Provide monthly income of interest earnings Receive immediate income

DECISION TO PURCHASE ANNUITY – Other than your agent, who, if anyone, assisted you in your decision to purchase an annuity? (Check all that apply) – Accountant Attorney Family member Financial planner No one Other: _____

AVAILABLE FUNDS – Do you have sufficient cash or other liquid funds for living expenses and emergencies, such as unexpected medical expenses, in addition to the money you plan to use to purchase this annuity? Yes No If you checked “No” this annuity may not be suitable for you.

SURRENDER CHARGES, WITHDRAWAL FEES OR PENALTIES – If you will incur surrender charges, withdrawal fees or penalties on any existing product used to fund the purchase of this annuity, do you feel comfortable incurring such charges, fees or penalties?

Yes No Not applicable If No, please explain why you want to proceed with the purchase: _____

I understand that the proposed annuity certificate contains withdrawal and surrender charges. I have determined to the best of my knowledge and belief that the annuity, as applied for, is suitable for my investment time horizon, goals and objectives, and financial situation and needs.

Please check the statement that is applicable:

- I elect not to provide some or all of the information requested.
- I acknowledge that I have read this annuity suitability statement and that the information I have provided is true and complete to the best of my knowledge and belief.

Agreement/Acknowledgement

- I have read all of the foregoing answers and statements contained in this application, adopt them as my own, whether written by me or not, and to the best of my knowledge and belief, all answers and statements are true, complete, and correctly recorded.
- This application and any amendment(s) and supplement(s) to this application will be attached to, and along with the articles of incorporation and bylaws of Royal Neighbor of America (Royal Neighbors) become part of the new certificate.
- I understand and hereby agree that no certificate issued in reliance upon this application shall be effective and no liability of Royal Neighbors shall exist unless and until the certificate shall be issued and delivered to me and the required premium is paid.
- Corrections, additions, or changes to this application may be made by Royal Neighbors. Any such changes will be shown under “Corrections and Amendments.” Acceptance of a certificate issued with such changes will constitute acceptance of the changes. No change will be made in classification (including age and gender at issue), plan, amount, or benefits unless agreed to in writing by the Applicant.
- If not a current member, I the Proposed Owner if an individual or beneficial holder of trust, hereby apply to become a member of Royal Neighbors as indicated by my signature below. As a member, I agree to uphold the principles of Faith, Unselfishness, Courage, Endurance, and Humility upon which Royal Neighbors was founded more than 100 years ago.

Taxpayer Identification Number Certification

Under penalties of perjury, I, the Proposed Owner, certify that:

The number shown in this application is my correct taxpayer identification number, and I am not subject to backup withholding because:

- a) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends; **OR**
- b) the IRS has notified me that I am not subject to backup withholding. *(If you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return, you must cross out and initial this item.)*

I am a U.S. citizen or a U.S. resident alien for tax purposes. **Please note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Corrections and Amendments (For Home Office Use Only)

SIGNATURES:



Signed at city, state _____ Date _____

Proposed Owner/Trustee _____

Beneficial Holder of Trust _____ Date _____



Agent's Report

REPLACEMENT:

Do you have any knowledge or reason to believe that the Proposed Owner has in-force life insurance or annuity contracts that may be replaced as a result of this transaction? Yes No

If Yes, have you completed a replacement questionnaire and/or any other state required replacement forms? Yes No

Did you use only written sales material approved for use by Royal Neighbors of America? Yes No

I personally viewed documentation verifying the identity of the Proposed Owner and Payor, as applicable.

Valid state issued driver's license Passport Other (specify) _____

I certify that I have made a reasonable effort to attain all relevant information necessary to recommend the purchase of the proposed annuity certificate, which I believe is suitable for the applicant based upon the information provided by the applicant regarding her or his needs and financial objectives.

Agent no. _____ Agent license no. _____ Agent chapter no. _____



Signature of Writing Agent _____ Date _____

Printed name of Writing Agent _____

Complete for agent split (if applicable): Agent no. _____ Percent _____





INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIESSM

Royal Neighbors of America

www.royalneighbors.org

Rock Island, Home Office
230 16th St., Rock Island, IL 61201
(800) 627-4762



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230 Sixteenth Street
Rock Island, IL 61201

A Fraternal Benefit Society

Receipt

Received from _____ on (Date) _____ the sum of \$ _____ in connection with an application to Royal Neighbors of America (Royal Neighbors) for an Annuity.



Signature of Agent Receiving the Payment _____



Signature of Payor _____ Date _____

NOTE: This receipt is to be issued only if the required payment is submitted with the application.



Important Information for Applicant

Arizona: On written request, Royal Neighbors of America will provide the certificateowner with information regarding the provisions of the annuity certificate. If for any reason the certificateowner is not satisfied with the annuity certificate, she/he may return the certificate to Royal Neighbors of America within 20 days (*30 days if the certificateowner is 65 years of age or older*), after receiving the certificate and receive a refund of all monies paid.

Arkansas and California: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

District of Columbia: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

New Jersey: Any person who includes any false or misleading information on an application for insurance policy is subject to criminal and civil penalties.

Oregon: Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.



SERFF Tracking Number: RNOA-126577233 State: Arkansas
 Filing Company: Royal Neighbors of America State Tracking Number: 45414
 Company Tracking Number: 1021 RNOA-126577233
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Single Premium Deferred Annuity Certificate
 Project Name/Number: Single Premium Deferred Annuity Certificate (3YR)/1021

Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachments: Cert of Flesch.pdf Compliance Rule and regulation.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: N/A Comments:</p>		
<p>Satisfied - Item: Forms List Comments: Attachment: AR Forms List.pdf</p>		
<p>Satisfied - Item: Contract Summary Comments: Attachment: 2110 Rev. 3-2010 - Contract Summary Statement of Benefit Information.pdf</p>		



230 16th Street | Rock Island, IL 61201

Phone: (309) 788-4561 | Toll-free: (800) 627-4762
E-mail: contact@royalneighbors.org | Web site: www.royalneighbors.org

CERTIFICATION OF FLESCH READING EASE SCORE

Royal Neighbors of America does hereby certify that the following certificate forms and application, specimen copies of which are submitted herewith, are in its judgment readable based on the factors specified in Arkansas Regulations.

<u>FORM</u>	<u>TITLE</u>	<u>FLESCH SCALE READABILITY ANALYSIS AND TEST SCORE</u>
1021	Single Premium Deferred Annuity Certificate	54.60
101721 Rev. 3-2010	Application for Annuities	50.70

- A Flesch reading ease test scores of the above forms is as indicated above.
- The forms are printed, except for specification pages, schedules and tables, in not less than ten point, one point leaded.
- The forms listed above were analyzed in their entirety both to the method and formula as specified in Arkansas Regulations.

Dated this 14th day of April 2010

BY Bruce R. Peterson
Bruce R. Peterson – Secretary and General Counsel

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: ROYAL NEIGHBORS OF AMERICA

Form Number(s): 1021
101721 Rev. 3-2010

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

Bruce R. Peterson

Signature of Company Officer

BRUCE R PETERSON

Name

SECRETARY AND GENERAL COUNSEL

Title

4/14/2010

Date

The forms contained in this submission will be used with the forms contained in this Forms List

FORMS LIST

Form Number	Tracking Number	Disposition	Approval Date	Document Name	Comments
200721A	RNOA-125435365	Approved	2/6/2008	Single Premium Deferred Annuity Certificate	6 year
200622A	N/A	Approved	8/25/2006	Single Premium Deferred Annuity Certificate	5 year
200621A	N/A	Approved	9/8/2006	Single Premium Deferred Annuity Certificate	1 year
200821	RNOA-125859679	Approved	10/22/2008	Flexible Premium Deferred Annuity Certificate	
1025; Rev. 5-2009	RNOA-126361420	Approved	11/2/2009	Traditional Individual Retirement Annuity Endorsement	
6025; Rev. 5-2009	RNOA-126361420	Approved	11/2/2009	Roth Individual Retirement Annuity Endorsement	



**Contract Summary/Statement of Benefit Information
 Single Premium Deferred Annuity Certificate**

Name and Address of Owner at Issue

JOHN DOE
 123 MAIN STREET
 ANYTOWN IL 61204-1234

Name and Address of Agent

HOME OFFICE
 (000) 000-0000

Annuity Certificate No. [000010098001]

Name of Annuitant: [JOHN DOE]

Annuitant's Issue Age: [35]

Type and Plan of Annuity: Single Premium – [Adult] – [Non-Qualified]

Annuity Issue Date: [01/01/2010]

Chapter No. [00001]

Annuitant's Gender: [Male]

Contract Summary Prepared on: [01/01/2010]

Death Benefit Proceeds – Proceeds paid on the death of an Owner shall equal the Account Value. Provided, however, if the Owner is not the Annuitant and the Owner is older than 75 on the Issue Date, then the Beneficiary will be paid the Cash Surrender Value.

Guaranteed Certificate Values – Values shown below are for the end of each Certificate Year and assume that: (A) a single premium of [\$50,000.00] has been paid; (B) interest was credited at the minimum guaranteed rate; (C) there were no withdrawals; and (D) the Certificate had not matured.

The values shown below do not include applicable taxes or tax penalties. There may be tax consequences and penalties resulting from a cash surrender or partial withdrawal. You are advised to consult with a qualified tax professional or your attorney regarding possible tax consequences and/or penalties.

A partial or full withdrawal made during the Surrender Charge Period may result in a loss of a portion of the total premiums paid into this annuity certificate. A cash surrender charge applies to withdrawals made during the surrender charge period of the Certificate.

Year	Single Premium	End of Year Account Value	Surrender Charge Percentage	End of Year Cash Surrender Value
1	\$50,000.00	\$50,575.00	8.00%	\$46,575.00
2	\$0.00	\$51,156.61	7.00%	\$47,656.61
3	\$0.00	\$51,744.91	6.00%*	\$51,744.91*
4	\$0.00	\$52,339.98	8.00%	\$48,339.98
5	\$0.00	\$52,941.89	7.00%	\$49,441.89
6	\$0.00	\$53,550.72	6.00%*	\$53,550.72*
7	\$0.00	\$54,166.55	8.00%	\$50,166.55
8	\$0.00	\$54,789.47	7.00%	\$51,289.47
9	\$0.00	\$55,419.55	6.00%	\$52,419.55
10	\$0.00	\$56,056.87	0.00%	\$56,056.87
[Age 70]	\$0.00	\$74,606.38	0.00%	\$74,606.38

*The Surrender Charge Percentage shown above applies for the Certificate Year except for the final 30 days. No Surrender Charge applies during the final 30 days of this Certificate Year. The Net Cash Surrender Value reflects an end-of-year value based on a 30-day no Surrender Charge period for 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.

NOTE: Under the Internal Revenue Code, annuity Certificates that are issued as an Individual Retirement Annuity (IRA) or under a Simplified Employee Pension (SEP) plan are subject, in general, to required minimum distributions (RMDs) by April 1 of the year following the year in which the owner attains age 70½. This Table of Values and Surrender Charges does not account for any RMDs. RMDs are more fully explained in the IRA endorsement, if any, attached to this Certificate. Also refer to the IRA endorsement, if any, for additional provisions which may change provisions contained in this Certificate. You are advised to consult with a qualified tax professional for tax information applicable to your personal situation.