

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

February 06, 2023

Interest Rate Decrease - Effective Thursday, February 16, 2023

Paperwork must be received in the home office by the close of business on Tuesday, 2/14. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, and Firelight, the representative's "submit date" must be on or before 2/14 (the submit date used by RSL is the final submit date associated with the completed order transmitted to RSL and not the original submit date when any type of resubmission occurs.) Also, to ensure timely delivery of overnight packages, we recommend using FedEx or UPS, as those carriers deliver directly to RSL, whereas the USPS only guarantees overnight delivery to our local mail sorting facility.

Please Note: 45-Day Rate Lock (for rate decreases) does not apply to the **Minimum Guarantee Rate** or **S&P 500 Participation Rate Strategy**. The Participation Rate Strategy is **NOT** rate locked and will be issued with the Participation Rate in effect on the buy/issue date after paperwork is in good order and premium(s) are received.

Traditional Fixed Annuity

| Product | New Rates Base + Bonus/Base | Old Rates Base + Bonus/Base | Change First Year/Base |
|----------------------------------|--------------------------------|--------------------------------|---------------------------|
| Reliance Guarantee 5 MVA (MYGA) | 4.75% | 4.75% | No Change |
| Reliance Guarantee 7 MVA (MYGA) | 4.75% | 4.75% | No Change |
| Reliance Guarantee 10 MVA (MYGA) | 4.45% | 4.45% | No Change |
| Eleos-MVA (MYGA) | 4.75% | 4.75% | No Change |
| Eleos-SP (MYGA) | 4.60% | 4.60% | No Change |
| Apollo-MVA | 6.30%/4.30% | 6.30%/4.30% | No Change |
| Apollo-SP | 6.15%/4.15% | 6.15%/4.15% | No Change |

Fixed Index Annuity

| Product | New Rates/Caps | Old Rates/Caps | Change |
|---|-------------------|----------------|-------------------|
| Reliance Accumulator 5 | | | |
| Annual Pt-to-Pt Cap | 8.50% | 9.50% | -1.00% |
| Annual Pt-to-Pt Par Rate | 40.00% | 40.00% | No Change |
| Annual Monthly Avg Cap | 8.75% | 9.75% | -1.00% |
| Annual Pt-to-Pt Par Rate (MARC 5% ER) | 190% | 200% | -10.00% |
| Annual Pt-to-Pt Spread w/Par (MARC 5% ER) | 1.00%/210% | 1.00%/220% | NC/-10.00% |
| Fixed Interest Rate | 4.50% | 4.80% | -0.30% |
| Reliance Accumulator 7 | | | |
| Annual Pt-to-Pt Cap | 8.50% | 9.50% | -1.00% |
| Annual Pt-to-Pt Par Rate | 40.00% | 40.00% | No Change |
| Annual Monthly Avg Cap | 8.75% | 9.75% | -1.00% |
| Annual Pt-to-Pt Par Rate (MARC 5% ER) | 190% | 200% | -10.00% |
| Annual Pt-to-Pt Spread w/Par (MARC 5% ER) | 1.00%/210% | 1.00%/220% | NC/-10.00% |
| Fixed Interest Rate | 4.50% | 4.80% | -0.30% |
| Reliance Accumulator 10 | | | |
| Annual Pt-to-Pt Cap | 8.00% | 9.00% | -1.00% |
| Annual Pt-to-Pt Par Rate | 38.00% | 38.00% | No Change |
| Annual Monthly Avg Cap | 8.25% | 9.25% | -1.00% |
| Annual Pt-to-Pt Par Rate (MARC 5% ER) | 180% | 195% | -15.00% |
| Annual Pt-to-Pt Spread w/Par (MARC 5% ER) | 1.00%/200% | 1.00%/215% | NC/-15.00% |
| Fixed Interest Rate | 4.10% | 4.40% | -0.30% |
| Keystone-5 | | | |
| Annual Pt-to-Pt Cap | 8.50% | 9.50% | -1.00% |
| Annual Pt-to-Pt Par Rate | 40.00% | 40.00% | No Change |
| Annual Monthly Avg Cap | 8.75% | 9.75% | -1.00% |
| Fixed Interest Rate | 4.50% | 4.80% | -0.30% |
| Keystone-7 | | | |
| Annual Pt-to-Pt Cap | 8.50% | 9.50% | -1.00% |
| Annual Pt-to-Pt Par Rate | 40.00% | 40.00% | No Change |
| Annual Monthly Avg Cap | 8.75% | 9.75% | -1.00% |
| Fixed Interest Rate | 4.50% | 4.80% | -0.30% |
| Keystone-10 | | | |
| Annual Pt-to-Pt Cap | 8.00% | 8.00% | -1.00% |
| Annual Pt-to-Pt Par Rate | 38.00% | 38.00% | No Change |
| Annual Monthly Avg Cap | 8.25% | 8.25% | -1.00% |
| Fixed Interest Rate | 4.10% | 4.10% | -0.30% |

For more information contact:
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RELIANCE STANDARD
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