

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

May 14, 2024

**Fixed Rate Increase!**  
Effective Tuesday, 5/14 (for fixed rate products), and  
Effective Thursday, 5/16 (for fixed strategy on indexed products)

**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)	<b>5.45%</b>	5.25%	<b>+0.20%</b>
Reliance Guarantee 7 MVA (MYGA)	<b>5.45%</b>	5.25%	<b>+0.20%</b>
Reliance Guarantee 10 MVA (MYGA)	<b>5.15%</b>	4.95%	<b>+0.20%</b>
Eleos-MVA (MYGA)	<b>5.45%</b>	5.25%	<b>+0.20%</b>
Eleos-SP (MYGA)	<b>5.30%</b>	5.10%	<b>+0.20%</b>
Apollo-MVA	<b>7.00%/5.00%</b>	6.80%/4.80%	<b>+0.20%</b>
Apollo-SP	<b>6.85%/4.85%</b>	6.65%/4.65%	<b>+0.20%</b>

## Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Reliance Accumulator 5</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>215%</b>	215%	<b>No Change</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/235%</b>	1.00%/235%	<b>NC/NC</b>
Fixed Interest Rate	<b>5.20%</b>	4.90%	<b>+0.30%</b>
<b>Reliance Accumulator 7</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>215%</b>	215%	<b>No Change</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/235%</b>	1.00%/235%	<b>NC/NC</b>
Fixed Interest Rate	<b>5.20%</b>	4.90%	<b>+0.30%</b>
<b>Reliance Accumulator 10</b>			
Annual Pt-to-Pt Cap	<b>10.50%</b>	10.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>57.00%</b>	57.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>205%</b>	205%	<b>No Change</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/225%</b>	1.00%/225%	<b>NC/NC</b>
Fixed Interest Rate	<b>4.80%</b>	4.50%	<b>+0.30%</b>
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Fixed Interest Rate	<b>5.20%</b>	4.90%	<b>+0.30%</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Fixed Interest Rate	<b>5.20%</b>	4.90%	<b>+0.30%</b>
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	<b>10.50%</b>	10.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>57.00%</b>	57.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Fixed Interest Rate	<b>4.80%</b>	4.50%	<b>+0.30%</b>

For more information contact:  
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