1700 Market Street, Ste 1200 Philadelphia, PA 19103 1-800-435-7775 www.reliancestandardlife.com

Focus on Your Future with Financial Strength You Can Rely On TM

RMD QUICK REFERENCE GUIDE FOR QUALIFIED ANNUITY OWNERS

Does This Apply to Your Reliance Standard Annuity?

The answer depends on how you funded your annuity.



YES - RMD REQUIRED

- Fixed or fixed index annuity funded with Traditional IRA money
- Purchased with 401(k)/403(b) rollover funds
- Funded with SEP IRA or SIMPLE IRA



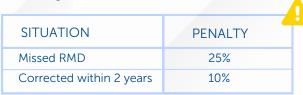
NO - RMD NOT REQUIRED

- Funded with personal savings (after tax money)
- Non-retirement account purchases
- Roth IRA Funded annuities

Your RMD Starting Age (SECURE 2.0)

BIRTH YEAR	RMD AGE	FIRST RMD DUE
1950 & earlier	72	April 1 after turning 72
1951-1959	73	April 1 after turning 73
1960-& later	75	April 1 after turning 75

Penalty Reduction (SECURE 2.0)



RMD Calculation for Your Annuity

Account Value (Dec 31) ÷ Life Expectancy Factor = Your RMD Example: \$100,000 ÷ 24.7* (age 73) = \$4,049

*Life Expectancy Factor from IRS Publication 590-B

Distribution Options

Flexible Withdrawal Methods:

- ✓ Lump Sum watch for early withdrawal/surrender charges
- √ Monthly Systematic Withdrawals
- √ Quarterly or Semi Annual payments
- √ Combination Approach



Smart Strategy: Systematic payments spread RMD throughout the year

Products issued by Reliance Standard Life Insurance Company. Home Office: Schaumberg, Illinois. Home Office: Philadelphia, Pennsylvania. Reliance Accumulator Single Premium Deferred Equity Index Annuity Contract. Policy Form #: ICC21-RSL-8378-0121 and RSL-8378-0121, et. seq. and Enhanced Death Benefit Rider Form #ICC-RSL-8385-0123 and RSL-8385-0123, et. seq. Guarantees are backed by the financial strength and claims paying ability of Reliance Standard.

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Multiple Account Rules

Can Aggregate: Multiple IRA-funded annuities with Reliance Standard

Must Separate: 401(k) or other employer plan RMDs

Tax Smart Options

Qualified Charitable Distribution (QCD):

- Age 70½+ from IRA funded annuities only
- 2025 limit: \$108,000 (inflation adjusted)
- Counts toward RMD, reduces taxable income

Consult a tax advisor for personalized strategy

Key Reminders

- First RMD: Can delay until April 1 of the following year (this creates two RMDs in one year)
- Annual Deadline: December 31 for all subsequent RMDs
- Account Value: Based on December 31 of previous year
- Professional Guidance: Consult a tax advisor for your personalized strategy

Annuity Specific Consideration

- Early Withdrawal / Surrender Charges: RMDs are IRS penalty-free but contract charges may apply
- Guarantee Periods: Do not affect RMD timing
- Index Performance: Affects account value therefore RMD amount
- Enhanced Death Benefits: Do not affect RMD calculations (owner lifetime only)
- Annuitization: Can potentially satisfy RMDs through lifetime payments

Quick Action Checklist
\square Verify your annuity funding source (qualified vs. non-qualified)
☐ Determine your RMD starting age using birth year
☐ Review surrender charge schedule in your contract
☐ Contact Reliance Standard to discuss distribution options
☐ Consider systematic withdrawal vs. lump sum approach
\square Plan coordination with other retirement income sources

Reliance Standard Support

Our Customer Care team is available at 1-800-435-7775 Monday through Friday 8AM-7PM to help with:

- Annual RMD calculations
- Systematic withdrawal setup
- Account value confirmations
- Distribution processing

Click or scan to email our Customer Care Center



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