

# Reliance Accumulator<sup>®</sup> 5 Index Annuity

Single Premium Deferred Equity Index Annuity  
(Policy form may not be available in all states.)



Your annuity will earn interest based upon the allocation of your premium to one or more of the different Index Interest Strategies and/or the Fixed Interest Strategy. At time of withdrawal, surrender or election of a settlement option, your annuity value will be the greater of 1) the Annuity Value—the sum of the Index Interest Strategies and the Fixed Interest Strategy, less early withdrawal charges, 2) the premium paid less withdrawals and

early withdrawal charges, or 3) the Minimum Contract Value—the premium multiplied by the non-forfeiture rate (87.5%) accumulated annually at the non-forfeiture interest rate.

The following is a description of the available Interest Strategies—a Fixed Interest Strategy and five Index Interest Strategies—with their respective current and guaranteed rates.

Interest Strategy Description	Index
<b>Annual Point to Point—Capped Strategy:</b> Interest credited under this Strategy for a Contract Year will be equal to the percentage change in the Index for the Contract Year, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. <sup>1</sup>	S&P 500 <sup>2</sup>
<b>Annual Point to Point—Participation Rate Strategy:</b> Interest credited under this Strategy for a Contract Year will be equal to a percentage (the Participation Rate) of the change in the Index for such year and a minimum floor of 0% when the change is negative. <sup>1</sup>	S&P 500 <sup>2</sup>
<b>Annual Monthly Average—Capped Strategy:</b> Interest credited under this Strategy will be the Index Change as described below, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. <i>The Index Change for a Contract Year will be equal to the Monthly Average Index Value (as measured on the twelve monthly contract anniversary dates of the Contract Year) minus the Index Value on the first day of the Contract Year, then divided by the Index Value on the first day of the Contract Year—stated as a percentage.<sup>1</sup></i>	S&P 500 <sup>2</sup>
<b>Fixed Interest Strategy—</b> Annual compound interest will be credited at a stated rate under this Strategy for each Contract Year. The initial interest rate will be guaranteed for the first Contract Year. <sup>1</sup>	Fixed Rate
<b>Annual Point to Point—Participation Rate Strategy:</b> Interest credited under this Strategy for a Contract Year will be equal to a percentage (the Participation Rate) of the change in the Index for such year and a minimum floor of 0% when the change is negative. <sup>1</sup>	S&P MARC 5% <sup>3</sup>
<b>Annual Point to Point—Spread Rate Strategy:</b> Interest credited under this Strategy for a Contract Year will be equal to a percentage (the Participation Rate) of the change in the Index, less spread rate for such year and a minimum floor of 0% when the change is negative or less than the spread rate. <sup>1</sup>	S&P MARC 5% <sup>3</sup>

## Minimum Value

Your annuity contract provides a minimum value equal to 100% of the premium paid, less withdrawals and early withdrawal penalties (see surrender charge section) or if greater, 87.5% of your premium, less withdrawals accumulated at the non-forfeiture rate. In either case, the minimum guaranteed value will be reduced by any applicable premium tax.

## Reallocation of Values

The premium that you pay will be allocated to the Index Interest Strategies and the Fixed Interest Strategy in accordance with the selections made in your application. On each contract anniversary, you may reallocate your annuity value among the strategies then available so long as you notify Reliance Standard at least two weeks before each contract anniversary of such reallocation. The minimum amount you may reallocate is \$5,000 and \$5,000 must remain in any one strategy. Reallocation will be subject to the available strategies at that time.

## Penalty-free Access

You can withdraw up to 10% of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Withdrawals may be taken either as a lump sum or spread throughout the Contract Year. Systematic withdrawals may only be taken from the Fixed Interest Strategy. No more than one Penalty Free Withdrawal request may be made during any Contract Year. The amount of each request must be at least \$500.

## Surrender Charges for Early Withdrawals

Should you decide to withdraw more than the penalty-free amount allowed in any one year during the first five years of your contract, the amount in excess of the penalty-free amount will be subject to surrender charges as follows:

Contract year	1	2	3	4	5	6+
Surrender charge	8%	8%	7%	6%	5%	0%

<sup>1</sup>The Index Interest Rate Cap, Participation Rate, Fixed Interest Rate and Spread Rate are guaranteed for the first Contract Year. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap, Participation Rate, Fixed Interest Rate and Spread Rate for the subsequent Contract Year. The Cap, Participation Rate, or Fixed Interest Rate will never be below the minimum guarantee or a Spread Rate higher than the maximum guarantee shown above.

## Qualified Nursing Care Benefit

To access your funds if the annuitant is confined to a qualified nursing home or hospital, the annuitant must:

- Be admitted to a qualified nursing facility after the contract issue date and remain confined to the qualified facility for 90 consecutive days.<sup>4</sup>
- The annuitant must have been age 74 or younger when your contract was issued.

If both of the conditions above are met, after the first year, the owner may withdraw up to 25% of the annuity value penalty-free each year that the annuitant remains confined to a qualified nursing home or hospital.

## Terminal Illness/Condition Benefit

You may access your entire annuity value after the first contract year if the annuitant is diagnosed as having a terminal illness by a qualified physician and such diagnosis occurred after the contract issue date. Terminal illness means a condition that is reasonably expected to result in death within twelve months. If you are not the annuitant, the annuitant must qualify in order for this benefit to apply.

**Issue Ages:** Age 0 to 85

**Minimum Premium:** \$20,000

**Maximum Premium:**

Age 0-75 \$1,000,000

Age 76-85 \$500,000

(premium over thresholds above requires prior approval)

## Ownership Requirement

The owner must also be the annuitant, except in instances where a non-natural entity, such as a trust, is named as the owner. Joint owners must also be joint annuitants.

## Death Benefit

Your annuity contract's death benefit is payable upon your death. Your policy's death benefit will be equal to the greater of the annuity value or the minimum contract value as stated in your contract. Upon the Death of the Owner or any Joint Owner, we will pay the death benefit proceeds to the first among the following who is (1) living; or (2) a Non Natural Person entitled to receive the death benefit proceeds: a) the Owner or any surviving Joint Owner, b) any Primary Beneficiary and c) any Contingent Beneficiary. If a), b), or c) are not living, then the Death Benefit Proceeds will be paid to the Owner's estate.

## Traditional IRA and Roth IRA

You may transfer or roll over funds from IRAs or qualified pension or profit sharing plans into your Reliance Accumulator Index Annuity. For more information, please consult our Traditional IRA or Roth IRA Disclosure Statement for a complete explanation of the options and distribution requirements of each. If you purchase an annuity in an Individual Retirement Account (IRA) or Roth IRA, you should be aware that the annuity offers no additional tax deferral since IRAs already provide tax-deferred status. Accordingly, you should purchase an annuity in an IRA only if one or more of the features of the annuity, such as minimum guarantees, death benefits and life income options, are of value to you.



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Annuities are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any Governmental Agency.

NO BANK GUARANTEE

NOT A DEPOSIT

MAY LOSE VALUE

This product fact sheet provides a summary of the features of the Reliance Accumulator® Index Annuity, a Single Premium Deferred Equity Index Annuity Contract. It does not modify the terms of this contract. For full details, review the annuity contract. The annuity contract is subject to limitations. Interest rates are declared each year, and may exceed the minimum guaranteed rate. For more details, please contact the company.

Single Premium Deferred Equity Index Annuity Contract. Policy Form #s ICC21-RSL-8378-0121, RSL-8378-0121-CA, RSL-8378-0121-FL, RSL-8378-0121-ND, RSL-8378-0121-SD and Index Interest Riders Form #s ICC21-RSL-8380-0121, ICC21-RSL-8381-0121, ICC21-RSL8382-0121, ICC21-RSL-8383-0121, RSL-8380-0121, RSL-8381-0121, RSL-8382-0121, and RSL-8383-0121. Waiver of Surrender Charges Rider Forms #s ICC-RSL-8339-0705, RSL-8339-0705. Terminal Illness Rider Policy Rider Form #s ICC21-RSL-8379-0121, RSL-8346-0107. Contract Does Not Pay Dividends (Non-Participating). Contract does not directly participate in investments. Guarantees are backed by the financial strength and claims paying ability of Reliance Standard. Failure to keep the contract to maturity may result in the owner not participating in the equity index. An additional 10% IRS penalty may apply to withdrawals prior to age 59½. Index Interest Rate and Interest Rates Subject to Change.

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<sup>4</sup> In CA, FL, ND & SD the 90 consecutive day confinement must start after the first contract year.