

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. However, if your withdrawals exceed 10% of the annuity values in any contract year, surrender charges will apply to the excess amount withdrawn in that contract year.

Surrender Charges for Early Withdrawals

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than the penalty-free amount allowed in any one year during the first seven years of your contract, the excess amount withdrawn will be subject to surrender charges as follows.

Surrender Penalties

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8+
9%	8%	7%	6%	5%	4%	3%	0%

Qualified Nursing Care Benefit

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

- Be admitted to a qualified nursing facility for at least one day following the end of your first contract year and remain confined to the facility for 90 consecutive days.
- Have been age 74 or younger when your contract was issued.

If you are the annuitant and meet both conditions, you may withdraw up to 25% of your annuity value penalty-free in each year that you are confined to a qualified nursing home or hospital.

Terminal Illness/Condition Benefit

You may access your entire annuity value penalty-free in the event that, after your first contract year, you are initially diagnosed as having a terminal illness by a qualified physician. 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.²

Issue Ages: Age 0 to 85

Minimum Premium: \$10,000

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 to your beneficiary(ies) upon your death. Your policy's death benefit will be equal to the greater of the annuity value or the guaranteed minimum values stated in your contract.

Traditional IRA and Roth IRA

You may transfer or rollover funds from IRAs or qualified pension or profit sharing plans into your Keystone 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

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² Rider not available in the state of New Jersey.

This product fact sheet provides a summary of the features of the Keystone 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 # RSL-8344-0107 and RSL-8371-0816, Index Interest Riders Form # RSL-8347-0107, RSL-8348-0107, RSL-8349-0107, RSL-8350-0107, and riders RSL-8339-0816-MA, RSL-8346-0816-MA. Waiver of Surrender Charges Rider Form # RSL-8339-0705. Terminal Illness Rider Policy Rider Form # 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 59 1/2. Index Interest Rate and Interest Rates Subject to Change. Rates Current as of 11/2/2023.

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