

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%

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.⁵
- 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-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. Rates Current as of /16/2024.

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⁵ In CA, FL, ND & SD the 90 consecutive day confinement must start after the first contract year.