

Deferred Annuity Checklist

Effective February 4, 2025 (Indexed)

Annuities

A Smart Choice for Safety Conscious Individuals



Product	Reliance Accumulator 5			Reliance Accumulator 7		
State Approval	Available in all states, except: GU & NY					
Strategies & Rates	Strategy	Current Rate	Min Renewal Rate Guarantee ¹	Strategy	Current Rate	Min Renewal Rate Guarantee ¹
Linked to S&P 500 ²	Ann'l Pt-to-Pt – Cap	10.00%	1.00%	Ann'l Pt-to-Pt – Cap	10.00%	1.00%
	Ann'l Pt-to-Pt – Par Rate ³	57.00%	10.00%	Ann'l Pt-to-Pt – Par Rate ³	57.00%	10.00%
	Ann'l Mthly Avg. – Cap	10.50%	1.00%	Ann'l Mthly Avg. – Cap	10.50%	1.00%
Fixed Fund	Fixed Interest Rate	4.90%	1.00%	Fixed Interest Rate	4.90%	1.00%
Issue Ages	Age 0-85					
Minimum Guaranteed Value	Greater of premium paid, less withdrawals and surrender charges OR 87.5% of premium, less withdrawals accumulated at the non-forfeiture rate.					
Min/Max Premium	Minimum Premium: \$20,000 (\$5,000 minimum per strategy) Maximum Premium without prior approval: Age 0-75: \$1,000,000; Age 76-85: \$500,000					
Surrender Charge	5 yrs - 8%, 8, 7, 6, 5, 0 (No MVA) <u>Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.</u>			7 yrs - 8%, 8, 7, 6, 5, 4, 3, 0 (No MVA) <u>Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.</u>		
Free Withdrawal	10% beginning in year one. <u>Systematic Withdrawals</u> available on <u>Fixed Account Strategy only</u> . Lump Sum on Index Strategies.					
Death Benefit	Full Account Value at Death					

Please Note: Reliance Accumulator business must be submitted electronically (via AnnuityNet/Subscribe, Affirm, or Firelight).

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Product	Current and Guaranteed Rates		Min/Max Premium	Withdrawal Feature	Guar. Min.	Surrender Charges	Issue Ages	States Not Available
Reliance Guarantee-5	Yrs 1-5:	5.20%	Min. Premium: \$20,000	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.	3.00% ⁴	5 yrs - 8%, 8, 7, 6, 5, 0 Plus or minus MVA first five years.	0-85	GU, NY
	Min Years 6+:	3.00%	Max. Premium: Age 0-75: \$1,000,000 Age 76-85: \$500,000					
Reliance Guarantee-7	Yrs 1-7:	5.20%				7 yrs - 8%, 8, 7, 6, 5, 4, 3, 0 7 yrs - 8%, 7.5, 7, 6, 5, 4, 3, 0 (CA age 60+) Plus or minus MVA first seven years.		
	Min Years 8+:	3.00%						

¹The cap, par rate, and interest rate shown above represent the minimum cap, par rate or interest rate that will be declared for each strategy after the first year. These rates do not represent the minimum guaranteed value.

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³Rate lock is not available on the S&P 500 Par Rate strategy.

⁴Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.

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