RELIANCE STANDARD
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Reliance Guarantee® 3

Single Premium Deferred Fixed Annuity Multi-Year Guaranteed Annuity (MYGA)

A MYGA for clients seeking guaranteed growth with a shorter-term commitment.

Guaranteed Fixed Rate
Locked in for the full 3-year guarantee period from the date of issue

Penalty-Free Access
Up to 10% annual penalty-free withdrawals beginning in year one

CURRENT RATES

Rate	Period	Type
5.15%*	Years 3 (Guaranteed)[1]	Current Rate
3.00%	Years 3+	Minimum Guaranteed Rate[2]

**Product available October 1, 2026. Rates subject to change.*

QUICK FACTS

→ Owner must be the annuitant, except for non-natural entities (e.g., trusts)
→ Joint owners must be natural persons and joint annuitants

Issue Ages	Minimum Premium	Maximum Premium
0 to 85	**$20,000**	**$1,000,000 (Age 0-75)** **$500,000 (Age 76-85)**

→ Amounts exceeding thresholds require prior approval

Multi-Source Funding — Where multiple transfers, exchanges, or cash payments are combined into a single contract, the date of issue is the date the final funds are received.

PENALTY-FREE ACCESS & SURRENDER CHARGES

Penalty-Free Withdrawal

- **Contract Year 1:** Up to 10% of premium paid, no early withdrawal charges.
- **Contract Years 2+:** Up to 10% of the current annuity value per contract year, no early withdrawal charges.
- Withdrawals may be subject to federal and state income tax. Distributions prior to age 59½ may be subject to an additional 10% IRS penalty tax.

Surrender Charges

- Early withdrawal penalties apply to amounts exceeding the penalty-free allowance during the first three contract years. No initial sales charges — 100% of premium earns interest from day one.

Year 1	Year 2	Year 3	Year 4
8.00%	8.00%	7.00%	0.00%

Early withdrawal penalties include both surrender charges and any applicable market value adjustment.

Minimum Withdrawal Amounts

- Penalty-free withdrawals may be taken as a lump sum or scheduled throughout the contract year.
- **Unscheduled lump sum:** $500 minimum
- **Scheduled periodic check:** $250 minimum
- **Scheduled EFT:** $100 minimum

[1] Three-year fixed rate guaranteed from contract date of issue. If the contract continues beyond the full three-year period, the interest rate will not fall below the minimum guaranteed interest rate.
[2] Minimum guaranteed rate set at issue, fixed for the life of the contract.

ADDITIONAL BENEFITS

Traditional & Roth IRA	Owner may transfer or roll over funds from IRAs or qualified pension plans.
Death Benefit	Upon annuitant's death, the beneficiary will receive the greater of the annuity value or minimum contract value. Benefit passes directly without probate delays.
Nursing Confinement Waiver Benefit	25% penalty-free annual withdrawals.[3]
End of Guarantee Period	Contract automatically renews to a 1-yr guarantee period at then-current rates; no longer subject to the MVA or surrender charges at renewal. Renewal rates will not fall below the minimum guaranteed interest rate.

[3]RSL will waive application of the MVA and deduction of the surrender charges so long as the annuitant is admitted to a qualified nursing facility after contract issue date and remains confined for 90 consecutive days. Available to owner for annuitants ages 74 and younger. In CA, DE, FL, ND & SD the 90 consecutive day confinement must start after the first contract year.

MARKET VALUE ADJUSTMENT (MVA)

When It Applies[4]	• The MVA applies to withdrawals in excess of the penalty-free amount and full surrenders during the 3-year MVA period.
How it Affects Annuity Value	• The MVA is based on the difference between the base interest rate at the time of issue and the current base rate for the same guarantee period at the time of withdrawal. The MVA may increase or decrease the amount of the withdrawal or surrender value of the contract depending on this change. • If current rates are higher than when the contract was issued , the MVA is a negative adjustment and would reduce the annuity value. • If current rates have declined more than 0.50%[5] below, the base rate, the MVA is positive and there would be a positive adjustment to the annuity value. • Regardless of MVA direction, the contract value will never fall below the premium paid, less withdrawals, accumulated at the minimum guaranteed interest rate, reduced by any applicable surrender charges.

[4] Subject to further limitation in California; please review the contract for complete information.
[5] In Florida, any decrease in the base interest rate will result in the contract receiving a positive market value adjustment.

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 fact sheet provides a summary of the features of the Reliance Guarantee® 3: a Single Premium Deferred Annuity Contract with Market Value Adjustment. It does not modify the terms of the contract. This product or certain features may not be available in all states. The annuity contract is subject to limitations. Interest rates are declared each year and subject to change. Guarantees are backed by the financial strength and claims-paying ability of Reliance Standard Life Insurance Company, a member of the Tokio Marine Group. For more details, contact Reliance Standard.

For complete descriptions of all benefits and features, please refer to the policy.

Single Premium Deferred Annuity Contract (with Market Value Adjustment) Form #: ICC19-RSL-8374, RSL-8374-0119. Single Premium Deferred Annuity Contract (without Market Value Adjustment) Form #: ICC19-RSL-8375, RSL-8375-0119. Waiver of Market Value Adjustment and Surrender Charges Rider Policy Form #: ICC19-RSL-8338-1004, RSL-8338-1004.8338-1004, RSL-8338-1004.

Focus on the Future with Financial Strength You Can Rely On®

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