

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

February 05, 2024

Rate Decrease: Effective Friday, February 16, 2024 (Indexed Products)

Paperwork must be received in the home office by the close of business on **Friday, 2/9 for fixed products and Wednesday, 2/14 for indexed products**. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, Firelight, etc., the representative's "submit date" must be on or before 2/9 for fixed products, and on or before 2/14 for indexed products (the submit date used by RSL is the final submit date associated with the completed order transmitted to RSL and not the original submit date when any type of resubmission occurs.) Also, to ensure timely delivery of overnight packages, we recommend using FedEx or UPS, as those carriers deliver directly to RSL, whereas the USPS only guarantees overnight delivery to our local mail sorting facility.

Please Note: 45-Day Rate Lock (for rate decreases) does not apply to the Minimum Guarantee Rate or S&P 500 Participation Rate Strategy. The Participation Rate Strategy is **NOT** rate locked and will be issued with the Participation Rate in effect on the buy/issue date after paperwork is in good order and premium(s) are received.

Traditional Fixed Annuity*

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Reliance Guarantee 5 MVA (MYGA)	5.05%	5.25%	-0.20%
Reliance Guarantee 7 MVA (MYGA)	5.05%	5.25%	-0.20%
Reliance Guarantee 10 MVA (MYGA)	4.75%	4.95%	-0.20%
Eleos-MVA (MYGA)	5.05%	5.25%	-0.20%
Eleos-SP (MYGA)	4.90%	5.10%	-0.20%
Apollo-MVA	6.60%/4.60%	6.80%/4.80%	-0.20%
Apollo-SP	6.45%/4.45%	6.65%/4.65%	-0.20%

*Fixed rate changes were previously announced on 2/2, and will be effective on 2/12.

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	9.50%	10.00%	-0.50%
Annual Pt-to-Pt Par Rate	60.00%	60.00%	No Change
Annual Monthly Avg Cap	9.75%	10.25%	-0.50%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	215%	225%	-10.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/235%	1.00%/245%	NC/-10.00%
Fixed Interest Rate	4.90%	5.10%	-0.20%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	9.50%	10.00%	-0.50%
Annual Pt-to-Pt Par Rate	60.00%	60.00%	No Change
Annual Monthly Avg Cap	9.75%	10.25%	-0.50%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	215%	225%	-10.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/235%	1.00%/245%	NC/-10.00%
Fixed Interest Rate	4.90%	5.10%	-0.20%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	9.00%	9.50%	-0.50%
Annual Pt-to-Pt Par Rate	57.00%	57.00%	No Change
Annual Monthly Avg Cap	9.25%	9.75%	-0.50%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	205%	215%	-10.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/225%	1.00%/235%	NC/-10.00%
Fixed Interest Rate	4.50%	4.70%	-0.20%
Keystone-5			
Annual Pt-to-Pt Cap	9.50%	10.00%	-0.50%
Annual Pt-to-Pt Par Rate	60.00%	60.00%	No Change
Annual Monthly Avg Cap	9.75%	10.25%	-0.50%
Fixed Interest Rate	4.90%	5.10%	-0.20%
Keystone-7			
Annual Pt-to-Pt Cap	9.50%	10.00%	-0.50%
Annual Pt-to-Pt Par Rate	60.00%	60.00%	No Change
Annual Monthly Avg Cap	9.75%	10.25%	-0.50%
Fixed Interest Rate	4.90%	5.10%	-0.20%
Keystone-10			
Annual Pt-to-Pt Cap	9.00%	9.50%	-0.50%
Annual Pt-to-Pt Par Rate	57.00%	57.00%	No Change
Annual Monthly Avg Cap	9.25%	9.75%	-0.50%
Fixed Interest Rate	4.50%	4.70%	-0.20%

For more information contact:

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RELIANCE STANDARD
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