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RETIREMENT SERVICES NEWS

Annuity News

October 01, 2026

Rate Increases and New Product Term Indexed Annuities: Rate increase effective October 2

Summary of Changes

Rates are increasing on all indexed products:

- **Reliance Accumulator®:** Fixed interest rates, par rates, and strategy rates increase across all terms. Caps increase on 5- and 7-year terms.
- **Keystone™:** Fixed interest rates and par rates increase across all terms, and caps increase on 5- and 7- year terms.

Fixed annuities: Rates increased effective September 28 (see separate announcement).

Now Available: Reliance Standard is pleased to offer the Reliance Guarantee® (MYGA) in a 3-year term, effective October 1.

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. The 45-Day Rate Lock also does not apply to non-qualified business where Reliance Standard is not processing the transfer/exchange.

Traditional Fixed Annuity

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Reliance Guarantee 3 MVA (MYGA)	5.15%	5.15%	NC
Reliance Guarantee 5 MVA (MYGA)	5.85%	5.85%	NC
Reliance Guarantee 7 MVA (MYGA)	5.90%	5.90%	NC
Reliance Guarantee 10 MVA (MYGA)	5.90%	5.90%	NC
Eleos-MVA (MYGA)	5.85%	5.85%	NC
Eleos-SP (MYGA)	5.70%	5.70%	NC
Apollo-MVA	7.45%/5.45%	7.45%/5.45%	NC
Apollo-SP	7.30%/5.30%	7.30%/5.30%	NC

NC = No Change

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	10.75%	10.50%	+0.25%
Annual Pt-to-Pt Par Rate	64.00%	62.00%	+2.00%
Annual Monthly Avg Cap	11.25%	11.00%	+0.25%
S&P 500® Market Agility 10	116.00%	112.00%	+4.00%
S&P 500® Dynamic Intraday	84.00%	80.00%	+4.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	230%	220%	+10.00%
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/250%	1.00%/240%	NC/+10.00%
Nasdaq-100® Intraday Elite Strategy	84.00%	80.00%	+4.00%
Fixed Interest Rate	5.45%	5.20%	+0.25%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	11.00%	10.75%	+0.25%
Annual Pt-to-Pt Par Rate	65.00%	63.00%	+2.00%
Annual Monthly Avg Cap	11.50%	11.25%	+0.25%
S&P 500® Market Agility 10	116.00%	112.00	+4.00%
S&P 500® Dynamic Intraday	84.00%	80.00%	+4.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	230%	225%	+5.00%
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/250%	1.00%/245%	NC/+5.00%
Nasdaq-100® Intraday Elite Strategy	84.00%	80.00%	+4.00%
Fixed Interest Rate	5.45%	5.25%	+0.20%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	11.00%	11.00%	NC
Annual Pt-to-Pt Par Rate	65.00%	64.00%	+1.00%
Annual Monthly Avg Cap	11.50%	11.50%	NC
S&P 500® Market Agility 10	116.00%	114.00%	+2.00%
S&P 500® Dynamic Intraday	84.00%	82.00%	+2.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	230%	225%	+5.00%
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/250%	1.00%/245%	NC/+5.00%
Nasdaq-100® Intraday Elite Strategy	84.00%	82.00%	+2.00%
Fixed Interest Rate	5.45%	5.25%	+0.20%
Keystone-5			
Annual Pt-to-Pt Cap	10.25%	10.00%	+0.25%
Annual Pt-to-Pt Par Rate	62.00%	60.00%	+2.00%
Annual Monthly Avg Cap	10.75%	10.50%	+0.25%
Fixed Interest Rate	5.30%	5.05%	+0.25%
Keystone-7			
Annual Pt-to-Pt Cap	10.50%	10.25%	+0.25%
Annual Pt-to-Pt Par Rate	63.00%	61.00%	+2.00%
Annual Monthly Avg Cap	11.00%	10.75%	+0.25%
Fixed Interest Rate	5.30%	5.10%	+0.20%
Keystone-10			
Annual Pt-to-Pt Cap	10.75%	10.75%	NC
Annual Pt-to-Pt Par Rate	64.00%	62.00%	+2.00%
Annual Monthly Avg Cap	11.25%	11.25%	NC
Fixed Interest Rate	5.35%	5.15%	+0.20%

For more information contact:

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