Deferred Annuity Checklist

Effective October 2, 2026 (Indexed)

Product	Reliance Accumulator 5			Reliance Accumulator 7			Reliance Accumulator 10		
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]	Strategy	Current Rate	Min Renewal Rate Guarantee[1]
Linked to S&P 500[2]	Ann'l Pt-to-Pt – Cap	10.75%	1.00%	Ann'l Pt-to-Pt – Cap	11.00%	1.00%	Ann'l Pt-to-Pt – Cap	11.00%	1.00%
	Ann'l Pt-to-Pt – Par Rate[4]	64.00%	10.00%	Ann'l Pt-to-Pt – Par Rate[4]	65.00%	10.00%	Ann'l Pt-to-Pt – Par Rate[4]	65.00%	10.00%
	Ann'l Mthly Avg. – Cap	11.25%	1.00%	Ann'l Mthly Avg. – Cap	11.50%	1.00%	Ann'l Mthly Avg. – Cap	11.50%	1.00%
S&P 500® Market Agility 10[2**]	Annual Pt-to-Pt (Par)	116.00%	20.00%	Annual Pt-to-Pt (Par)	116.00%	20.00%	Annual Pt-to-Pt (Par)	116.00%	20.00%
S&P 500® Dynamic Intraday[2**]	Annual Pt-to-Pt (Par)	84.00%	15.00%	Annual Pt-to-Pt (Par)	84.00%	15.00%	Annual Pt-to-Pt (Par)	84.00%	15.00%
Linked to S&P MARC 5% ER[3]	Ann'l Pt-to-Pt – Par Rate[4]	230%	40.00%	Ann'l Pt-to-Pt – Par Rate[4]	230%	40.00%	Ann'l Pt-to-Pt – Par Rate[4]	230%	40.00%
	Ann'l Pt-to-Pt – Spread w/ Par	1.00%/250%	4.50%/100%	Ann'l Pt-to-Pt – Spread w/ Par	1.00%/250%	4.50%/100%	Ann'l Pt-to-Pt – Spread w/ Par	1.00%/250%	4.50%/100%
Nasdaq-100® Intraday Elite Strategy[3**]	Annual Pt-to-Pt (Par)	84.00%	15.00%	Annual Pt-to-Pt (Par)	84.00%	15.00%	Annual Pt-to-Pt (Par)	84.00%	15.00%
Fixed Fund	Fixed Interest Rate	5.45%	1.00%	Fixed Interest Rate	5.45%	1.00%	Fixed Interest Rate	5.45%	1.00%
Issue Ages	Age 0-85						Age 0-80		
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) Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.			7 yrs - 8%, 8, 7, 6, 5, 4, 3, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.			10 yrs - 9%, 8, 7, 6, 5, 4, 3, 2, 1, .5, 0 (No MVA) In CA for ages 60+, surrender charges are 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.		
Free Withdrawal	10% beginning in year one. Systematic Withdrawals available on Fixed Account Strategy only. Lump Sum on Index Strategies.								
Death Benefit	Full Account Value at Death. Enhanced Death Benefit Rider available* (up to age 75, single ownership) with 8% simple rollup, up to 13 yrs, with annual fee of .40% of Death Benefit amount.								

Please Note: Reliance Accumulator business must be submitted electronically (via AnnuityNet/Subscribe, Affirm, or Firelight).
*Enhanced Death Benefit Rider not available in CA.
**S&P 500® Market Agility 10, S&P 500® Dynamic Intraday, Nasdaq-100® Intraday Elite Strategy are not available in CA.

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Effective October 2, 2026 (Indexed)

Product	Keystone Index™-5			Keystone Index™-7			Keystone Index™-10		
State Approval	Available in all states, except: GU & NY (Terminal Illness Rider not available in NJ.)								
Strategies & Rates Linked to S&P 500 Rate lock not available on the Participation Rate Strategy	Strategy	Current Rate	Min Renewal Rate Guarantee[1]	Strategy	Current Rate	Min Renewal Rate Guarantee[1]	Strategy	Current Rate	Min Renewal Rate Guarantee[1]
	Ann'l Pt-to-Pt – Cap	10.25%	1.00%	Ann'l Pt-to-Pt – Cap	10.50%	1.00%	Ann'l Pt-to-Pt – Cap	10.75%	1.00%
	Ann'l Pt-to-Pt – Par Rate	62.00%	10.00%	Ann'l Pt-to-Pt – Par Rate	63.00%	10.00%	Ann'l Pt-to-Pt – Par Rate	64.00%	10.00%
	Ann'l Mthly Avg. – Cap	10.75%	1.00%	Ann'l Mthly Avg. – Cap	11.00%	1.00%	Ann'l Mthly Avg. – Cap	11.25%	1.00%
	Fixed Interest Rate	5.30%	3.00%	Fixed Interest Rate	5.30%	3.00%	Fixed Interest Rate	5.35%	3.00%
Issue Ages	Age 0-85						Age 0-80		
Minimum Guaranteed Value	Greater of 100% of premium less withdrawals, accumulated at 3.00%, compounded annually, less surrender charges; or 87.5% of premium less withdrawals, accumulated at 3.00%.								
Min/Max Premium	Minimum Premium: $10,000 ($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 - 9%, 8, 7, 6, 5, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness.			7 yrs - 9%, 8, 7, 6, 5, 4, 3, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness.			10 yrs - 9%, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0† (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness. †Surrender charge reduced for ages 60+ in MN & OR (9%, 8, 7, 6, 5, 4, 3, 2, 1, 0)		
Free Withdraw	10% beginning in year one. **Systematic Withdrawals** available on **Fixed Account Strategy only**. Lump Sum on Index Strategies.								
Death Benefit	Full Account Value at Death								

[1] The 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.

[2] The S&P 500, S&P MARC 5% ER, S&P 500 Market Agility 10 TCA 0.5% Decrement ER, and S&P 500 Dynamic Intraday TCA ER are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Reliance Standard. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Reliance Standard annuity products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of any S&P index.

[3] The Nasdaq-100 Intraday Elite 15% Index is a product of Nasdaq, Inc. and has been licensed for use by Reliance Standard. Reliance Standard annuity products are not sponsored, endorsed, sold, or promoted by Nasdaq, and Nasdaq makes no representation regarding the advisability of investing in such products.

[4] Rate lock is not available on the S&P 500 Par Rate strategy. However, a rate lock is available on the S&P MARC 5% ER strategy.

Deferred Annuity Checklist

Effective September 28, 2026 (Fixed)

Product	Current and Guaranteed Rates		Min/Max Premium	Withdrawal Feature	Guar. Min.	Surrender Charges	Issue Ages	States Not Available
Eleos - MVA & SP 5 Year Surrender Charge	**MVA:** Years 1-5 Min Year 6+ **SP:** Years 1-5 Min Year 6+	 5.85% 3.00% 5.70% 3.00%	**Min. Premium:** $10,000 **Max. Premium:** **Age** 0-75: $1,000,000 **Age** 76-85: $500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.	3.00%**	5 yrs - 8%, 7, 6, 5, 4, 0 Plus or minus MVA first five years (Eleos-MVA) Waived for 90 consecutive days of Hospital/ Nursing home confinement after 1st year, up to 25% each year (not available in MA).	0-85	**Eleos-MVA** IN, ND, NY, OR, PA, UT, WA **Eleos-SP** GU, IN, MO, MT, NY, PA, UT
Apollo - MVA & SP Great Rates	**MVA:** 1st Year Base Bonus **SP:** 1st Year Base Bonus	7.45% 5.45% 2.00% 7.30% 5.30% 2.00%	**Min. Premium:** $5,000 **Max. Premium:** **Age** 0-75: $1,000,000 **Age** 76-85: $500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium. (Cumulative not available in WA.)	3.00%**	7 yrs - 9%, 8, 7, 6, 5, 4, 2, 0* Plus or minus MVA first seven years (Apollo-MVA) Waived for 90 consecutive days of Hospital/ Nursing home confinement after 1st year, up to 25% each year. *Apollo surrender charge reduced for ages 60+ to (8%, 7, 6.5, 5.5, 4.5, 3.5, 2.0) MVA: IA, IL, & KY. SP: IA, IL, KY, NC, WA, & VT	0-85	**Apollo-MVA** GU, IN, MD, MN, MT, NJ, NY, OR, PA, TX, UT, VT, WA **Apollo-SP** GU, IN, MT, NY, PA
Reliance Guarantee-3 (Available 10/1)	Yrs 1-3: Min Years 4+:	5.15% 3.00%	**Min. Premium:** $20,000 **Max. Premium:** **Age** 0-75: $1,000,000 **Age** 76-85: $500,000	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.	3.00%**	3 yrs - 8%, 8%, 7%, 0 Plus or minus MVA first three years.	0-85	GU, NY
Reliance Guarantee-5	Yrs 1-5: Min Years 6+:	5.85% 3.00%				5 yrs - 8%, 8, 7, 6, 5, 0 Plus or minus MVA first five years.		
Reliance Guarantee-7	Yrs 1-7: Min Years 8+:	5.90% 3.00%				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.		
Reliance Guarantee-10	Yrs 1-10: Min Years 11+:	5.90% 3.00%	**Min. Premium:** $20,000 **Max. Premium:** **Age** 0-75: $1,000,000 **Age** 76-80: $500,000			10 yrs - 8%, 8, 7, 6, 5, 4, 3, 2, 1, .5, 0 10 yrs - 8%, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 1, 0, 0 (CA age 60+) Plus or minus MVA first ten years.	0-80	

** Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.
For education of Producers/Agents only and not intended for use with the general public. For complete descriptions of all benefits and features, please refer to the policy/certificate.

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