

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

October 20, 2025

Interest Rate Decrease - Effective Monday, October 27th (Fixed Products) and Tuesday, November 4th (Indexed Products)

Paperwork must be received in the home office by the close of business on **Friday, 10/24 (for fixed products) and Friday, 10/31 (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 10/24 (for fixed) or 10/31 (for indexed). 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. 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 - Effective 10/27/25

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Reliance Guarantee 5 MVA (MYGA)	4.60%	4.75%	-0.15%
Reliance Guarantee 7 MVA (MYGA)	4.85%	5.00%	-0.15%
Reliance Guarantee 10 MVA (MYGA)	4.85%	5.00%	-0.15%
Eleos-MVA (MYGA)	4.60%	4.75%	-0.15%
Eleos-SP (MYGA)	4.45%	4.60%	-0.15%
Apollo-MVA	6.40%/4.40%	6.55%/4.55%	-0.15%
Apollo-SP	6.25%/4.25%	6.40%/4.40%	-0.15%

Fixed Index Annuity - Effective 11/4/25

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	9.25%	9.50%	-0.25%
Annual Pt-to-Pt Par Rate	52.00%	54.00%	-2.00%
Annual Monthly Avg Cap	9.75%	10.00%	-0.25%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	200%	205%	-5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/220%	1.00%/225%	NC/-5.00%
Fixed Interest Rate	4.40%	4.70%	-0.30%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	9.75%	10.00%	-0.25%
Annual Pt-to-Pt Par Rate	54.00%	56.00%	-2.00%
Annual Monthly Avg Cap	10.25%	10.50%	-0.25%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	205%	210%	-5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/225%	1.00%/230%	NC/-5.00%
Fixed Interest Rate	4.55%	4.70%	-0.15%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	10.00%	10.25%	-0.25%
Annual Pt-to-Pt Par Rate	56.00%	58.00%	-2.00%
Annual Monthly Avg Cap	10.50%	10.75%	-0.25%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	210%	215%	-5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/230%	1.00%/235%	NC/-5.00%
Fixed Interest Rate	4.55%	4.70%	-0.15%
Keystone-5			
Annual Pt-to-Pt Cap	8.75%	9.00%	-0.25%
Annual Pt-to-Pt Par Rate	50.00%	52.00%	-2.00%
Annual Monthly Avg Cap	9.25%	9.50%	-0.25%
Fixed Interest Rate	4.20%	4.50%	-0.30%
Keystone-7			
Annual Pt-to-Pt Cap	9.25%	9.50%	-0.25%
Annual Pt-to-Pt Par Rate	52.00%	54.00%	-2.00%
Annual Monthly Avg Cap	9.75%	10.00%	-0.25%
Fixed Interest Rate	4.35%	4.50%	-0.15%
Keystone-10			
Annual Pt-to-Pt Cap	9.75%	10.00%	-0.25%
Annual Pt-to-Pt Par Rate	54.00%	56.00%	-2.00%
Annual Monthly Avg Cap	10.25%	10.50%	-0.25%
Fixed Interest Rate	4.45%	4.60%	-0.15%

For more information contact:
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RELIANCE STANDARD
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