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RETIREMENT SERVICES NEWS

June 10, 2026

## Holding Steady at 3.00% 3rd Quarter 2026 - Minimum Guaranteed Rates

A minimum guarantee is the one rate a contract holds onto no matter what the market does. Maintaining ours at 3.00% reflects the same financial strength that has helped Reliance Standard keep its promises since 1907.

Effective July 1, 2026 through September 30, 2026 the **minimum guaranteed interest rate** for Reliance Standard deferred annuity products **remains unchanged** and will be as follows:

1. The minimum guaranteed rate for all new Apollo, Eleos and Reliance Guarantee contracts will be **3.00%**. The minimum rate at the time of issue will be the minimum rate in effect for the life of the policy.
2. The non-forfeiture rate for Keystone and Reliance Accumulator policies will be **3.00%**.
3. The Guaranteed Minimum Interest Rate for Keystone is not impacted by this change (100% of premium at **3.00%**).

We will continue to adjust the Minimum Guaranteed Interest Rate on a quarterly basis for products filed under the indexed non-forfeiture law. Increases or decreases in this rate will be dependent upon market conditions and will be no lower than a floor of 1.0%<sup>1</sup> and no higher than an upper limit of 3.0%.

*Please be advised that the 45-day rate lock extends only to interest rates, and not to minimum guaranteed rates.*

It is important to note that if the current downward trend of interest rates continues, there is a strong possibility that the Minimum Guaranteed Interest Rate will be reduced below 3.0% for Q4 2026 issues. Reliance Standard will announce the Q4 Minimum Guaranteed Interest Rate in early September. Since Reliance Standard does not rate lock Minimum Guaranteed Rates, cases submitted in September and not funded before 9/30/26 will be subject to the Minimum Guaranteed Interest Rate in effect on 10/1/26.

Should you have any questions, please feel free to contact a member of the Retirement Services Sales Desk at (800)435-7775 ext 3696.

<sup>1</sup> The lower bound for the non-forfeiture rate for Reliance Accumulator contracts is .15% in the following states: AL, AZ, AR, CA, CO, CT, DE, FL, HI, IL, IA, KS, MD, MI, MN, MT, NE, NH, NC, ND, OH, OK, PA, SC, SD, TX, UT, VT, VI & WY.