RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

TOP-TIER RATINGS.
115+ YEARS OF PROOF.

AM BEST	STANDARD & POOR'S	MOODY'S
A++	A+	A1
SUPERIOR	STRONG	STRONG

RETIREMENT SERVICES NEWS

September 14, 2026

Holding Steady at 3.00%

4th 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 October 1, 2026 through December 31, 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%[1] 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.

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

[1] 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.

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