

November 20, 2025

Elite Designation Reflects Disciplined Approach to Stability and Growth

Philadelphia, PA – November 20, 2025 – AM Best has reaffirmed Reliance Standard Life Insurance Company's Financial Strength Rating of A++ (Superior), marking the company's fifth consecutive year maintaining this highest-level designation since first achieving it in 2021.

The A++ rating (the highest of AM Best's 15 rating levels) reflects Reliance Standard's exceptional balance sheet strength, strong operating performance, and disciplined enterprise risk management. Combined with ratings of A+ (Strong) from Standard & Poor's and A1 (Strong) from Moody's, Reliance Standard holds superior financial strength ratings across all three major rating agencies.

"While market conditions continue to evolve, our commitment to financial discipline and careful stewardship remains constant," said Thomas Burghart, EVP Reliance Standard Life Insurance Company and CEO Reliance Standard's Retirement Services organization. "This reaffirmation validates our approach to providing retirement solutions backed by the financial strength and stability that advisors and their clients expect from Reliance Standard."

The A++ rating underscores Reliance Standard's:

- Strong balance sheet and risk-adjusted capitalization
- Disciplined investment strategy and asset management
- Over 100-year track record of financial protection solutions
- Access to extensive capital as part of Tokio Marine Group
- More than \$30.4 billion in Assets Under Management

As an integrated member of the Tokio Marine Group—one of the world's largest and most respected global insurance groups—Reliance Standard combines time-tested financial management with access to sophisticated investment strategies and deep capital reserves.

"In an environment where carrier selection increasingly matters, our A++ rating provides advisors and their clients with confidence in our ability to meet long-term commitments," added Burghart. "Financial strength isn't just about today's rating—it's about consistent, reliable execution over time."

See the full [AM Best release](#) here.

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About Reliance Standard

Focus on Your Future with Financial Strength You Can Rely On™. For more than 100 years, Reliance Standard Life Insurance Company (Reliance Standard) has helped millions of U.S. families protect, prepare and grow with peace of mind. With more than \$30.4 billion in Assets Under Management as of June 30, 2025, and superior financial strength ratingsⁱ, we are a strong, stable financial institution. As an integrated member of one of the world's largest and most respected global insurance groups, the Tokio Marine Group, we have

excess capital to pursue disciplined growth. Reliance Standard and its affiliates, subsidiaries, employees, and agents do not provide tax or legal advice.

ⁱ AM Best A++ (Superior), Standard & Poor's A+ (Strong) and Moody's A-1 (Strong)

Annuities are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any Governmental Agency.		
NO BANK GUARANTEE	NOT A DEPOSIT	MAY LOSE VALUE