

June 17, 2025

Reliance Standard Introduces Enhanced Death Benefit Rider for Index Annuities

New optional rider addresses client need for legacy planning benefits with contingency retirement assets amid volatile market conditions

Philadelphia, PA – June 17, 2025 – As market volatility continues to challenge traditional accumulation strategies, Reliance Standard Life Insurance Company announced the launch of its Enhanced Death Benefit (EDB) rider on June 16, 2025. This new optional benefit, available exclusively with the Reliance Accumulator® Index Annuities, serves as a contingency asset within comprehensive planning strategies while also providing legacy planning benefits.

Market Response to Client Needs

The Enhanced Death Benefit rider transforms uncertainty into guaranteed legacy growth with crystal-clear terms. Unlike interest-dependent solutions, the EDB rider provides predictable and guaranteed annual increases to the death benefit amounts regardless of economic conditions.

“In conversations with advisors, we’re hearing they need straightforward guaranteed products for clients who prioritize predictability and guarantees over interest-dependent alternatives,” said David Whitehead, Senior Vice President of Sales & Marketing at Reliance Standard Life Insurance Company. “The Enhanced Death Benefit rider delivers exactly that – straightforward 8% annual increases for 13 years with no complex calculations or market exposure – and complements comprehensive planning strategies.”

Key Product Features

The Enhanced Death Benefit rider offers:

- **Guaranteed Annual Growth:** 8% simple interest increases every year for 13 years, with no market risk to benefit growth
- **Transparent Pricing:** 0.40% annual rider charge guaranteed for the life of the contract
- **Exclusive Availability:** Only available with Reliance Accumulator® Index Annuities (5, 7, and 10-year terms)

Additional Information

The rider targets conservative investors age 55-75 with funds designated for legacy purposes looking to complement comprehensive planning strategies.

The launch reinforces Reliance Standard’s strategy to provide solutions that help clients focus on their future with financial strength they can rely on.

The Enhanced Death Benefit rider is available through our trusted network of professionals starting June 16, 2025.

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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 \$26.4 billion admitted assets including group reserves as of September 30, 2024, 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