

December 18, 2025

Reliance Standard Maintains Stable Minimum Guaranteed Rates for Q1 2026

Philadelphia, PA – December 18, 2025 – Reliance Standard Life Insurance Company, a member of the Tokio Marine Group, announced that minimum guaranteed interest rates for its annuity products will remain unchanged for Q1 2026, effective January 1 through March 31, 2026.

"In a market environment where rates have been declining, maintaining stable minimum guarantees demonstrates our commitment to the long-term security of our policyholders," said David Whitehead, Senior Vice President of Sales & Marketing at Reliance Standard Retirement Services. "Our distribution partners consistently tell us that our competitive minimum guaranteed rates are a key differentiator - providing their clients with the confidence that comes from knowing their floor rate is protected for the life of their policy."

The announcement maintains current minimum guaranteed rates across the company's fixed products and the Keystone index annuity series. The minimum rate at time of issue remains in effect for the life of the policy.

"Rate stability matters to advisors building retirement strategies for their clients," Whitehead added. "When clients lock in a minimum guaranteed rate at the time of issue, they gain certainty they can rely on. That's the kind of long-term security that builds trust."

Reliance Standard will continue to adjust the Minimum Guaranteed Interest Rate on a quarterly basis for products filed under the indexed non-forfeiture law, with changes dependent upon market conditions and subject to regulatory floors and caps.

For current rates and product details, financial professionals can:

- Contact their Reliance Standard representative
- Visit our secure Agent Portal at <https://secure.rsli.com/userservices/>
- Call our Annuity Sales Desk at 800.435.7775 ext. 3696 or email annuity.marketing@rsli.com

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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 billion in Assets Under Management as of June 30, 2025, and superior financial strength ratings¹, 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