

February 12, 2025

Moody's Affirms Reliance Standard's A1 (Strong) Financial Strength Rating

Philadelphia, PA – February 12, 2025 – Moody's Ratings has affirmed Reliance Standard Life Insurance Company's A1 Insurance Financial Strength (IFS) rating, which the company has maintained since January 2023. The rating agency also affirmed the P(A1) senior secured medium-term note program and A1 senior secured notes of Reliance Standard Life Global Funding II. The outlook remains stable for Reliance Standard, an integrated member of the Tokio Marine Group.

"This rating affirmation from Moody's validates our strong market position and reinforces our continued financial strength and stability," said David Whitehead, senior vice president of Retirement Services Sales and Marketing. "For our distribution partners, financial professionals, and annuity owners who rely on our financial strength and stability, this demonstrates that Reliance Standard remains a carrier that professionals can confidently recommend and one that clients can trust for their long-term retirement solutions."

The A1 rating reflects Reliance Standard's:

- Strong standalone credit profile with robust support from parent company Tokio Marine
- Effective enterprise risk management and asset-liability discipline
- Strategic position in the fixed and indexed annuity marketplace
- Strong position in opportunistic funding agreement business
- Benefits of Tokio Marine's family membership and significant capital support

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About Reliance Standard

Focus on Financial Strength 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 in admitted assets including group reserves as of September 30, 2024, 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.

¹ 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