

Annuities



A Smart Choice for Safety
Conscious Individuals

Reliance Standard Life Insurance Company

Strength You Can Depend On

Few things in life are as important as your retirement savings. That's why it's important to choose a dependable financial institution for annuities and other retirement solutions. Fortunately, Reliance Standard Life Insurance Company offers financial strength you can depend on. For more than 110 years, we have helped families protect their assets—and their futures—with quality insurance products and responsive service. And we continue to earn our clients' trust everyday by maintaining a strong balance sheet, diversified investment portfolio and sound financial strength ratings from independent agencies.

Sound Ratings*

Financial Strength Ratings are independent opinions regarding the creditworthiness of an insurer and are based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile. They are not a recommendation to purchase or an evaluation of a specific insurance or annuity product. Ratings are current as of January 2023.

AM Best: "A++" (Superior) since 11/17/2021

- Highest of 15 rating levels
- Rating affirmed 11/17/22

Standard & Poor's: "A+" (Strong) since 09/24/21

- 5th highest of 21 rating levels
- Rating affirmed 9/15/22

Moody's: "A1" (Strong) since 1/31/23

- 5th highest of 21 rating levels
- Upgraded January 2023

*Ratings shown reflect the opinions of each nationally recognized independent rating agency and are not implied warranties of the company's ability to meet its financial obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be given that these ratings will be maintained.

Top Tier Global Insurance Group

Reliance Standard Life Insurance Company is a member of the Tokio Marine Group. Tokio Marine Holdings, Inc., the ultimate holding company of the Tokio Marine Group, is incorporated in Japan and has had more than a 130 year history and is the oldest and biggest non-life insurance group in Japan. The group is engaged in a wide variety of businesses ranging from domestic non-life insurance to domestic life insurance, international insurance, financial and other general business. The Group's insurance network is worldwide, with representations in 483 cities in 38 countries, and with over 37,000 employees across the globe.

Tokio Marine's substantial financial size (approximately \$200 billion in assets) coupled with an A++ (Superior) rating by A.M. Best allow it to provide unquestioned financial security.

Company at a glance

History

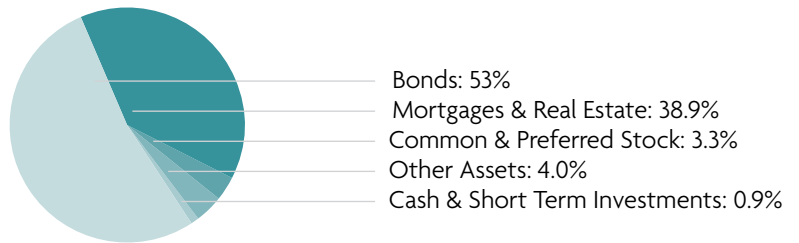
- Founded in 1907 as Central Standard Life Insurance Company
- Renamed Reliance Standard Life Insurance Company in 1965
- Became part of Delphi Financial Group in 1987
- Acquired by Tokio Marine Holdings, Inc. in 2012. Becomes part of Tokio Marine, a global insurance group with \$200 billion in assets



Diversified Investment Portfolio

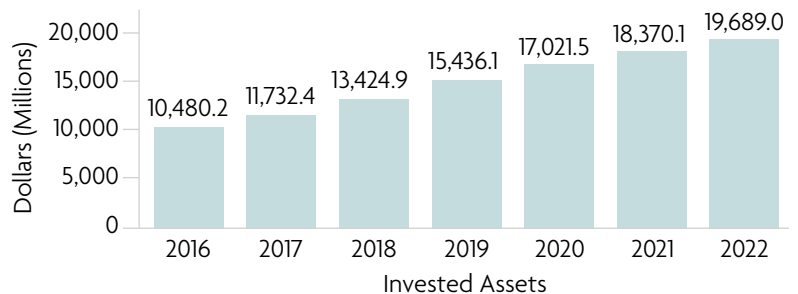
While ratings are an important measure of financial strength and stability, it is also essential to review the quality, allocation and diversification of an insurance company's investment portfolio.

Distribution of Invested Assets (as of December 31, 2022)



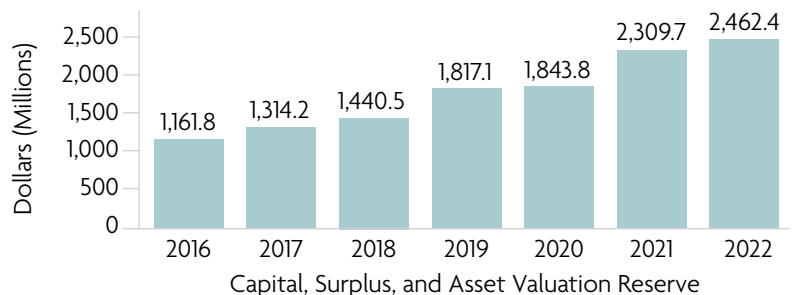
Growth of Invested Assets

Sustained asset growth demonstrates an insurance company's strength and stability. Reliance Standard has maintained a strong balance sheet through a measured and conservative approach to managing our assets.



Capital, Surplus, and Asset Valuation Reserve

Capital and surplus growth provides further cushions against unexpected events, representing our financial strength and continuing commitment to our policy-holders.



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