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& POOR'S

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RETIREMENT SERVICES NEWS

Annuity News

January 13, 2026

Interest Rate Increase!

Effective January 13th for Eleos and Reliance Guarantee 5 Products

Reliance Standard is increasing credited interest rates by 20 basis points on select 5-yr fixed annuity products. This adjustment reflects our ongoing commitment to delivering competitive value while maintaining financial strength and stability that financial professionals and their clients can rely on.

Please Note: 45-Day Rate Lock (for rate decreases) does not apply to the Minimum Guarantee Rate or S&P 500 Participation Rate Strategy. The Participation Rate Strategy is NOT rate locked and will be issued with the Participation Rate in effect on the buy/issue date after paperwork is in good order and premium(s) are received. The 45-Day Rate Lock also does not apply to non-qualified business where Reliance Standard is not processing the transfer/exchange.

Traditional Fixed Annuity

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Reliance Guarantee 5 MVA (MYGA)	4.80%	4.60%	+0.20%
Reliance Guarantee 7 MVA (MYGA)	4.85%	4.85%	No Change
Reliance Guarantee 10 MVA (MYGA)	4.85%	4.85%	No Change
Eleos-MVA (MYGA)	4.80%	4.60%	+0.20%
Eleos-SP (MYGA)	4.65%	4.45%	+0.20%
Apollo-MVA	6.40%/4.40%	6.40%/4.40%	No Change
Apollo-SP	6.25%/4.25%	6.25%/4.25%	No Change

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	9.25%	9.25%	No Change
Annual Pt-to-Pt Par Rate	52.00%	52.00%	No Change
Annual Monthly Avg Cap	9.75%	9.75%	No Change
Annual Pt-to-Pt Par Rate (MARC 5% ER)	200%	200%	No Change
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/220%	1.00%/220%	NC/NC
Fixed Interest Rate	4.40%	4.40%	No Change
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	9.75%	9.75%	No Change
Annual Pt-to-Pt Par Rate	54.00%	54.00%	No Change
Annual Monthly Avg Cap	10.25%	10.25%	No Change
Annual Pt-to-Pt Par Rate (MARC 5% ER)	205%	205%	No Change
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/225%	1.00%/225%	NC/NC
Fixed Interest Rate	4.55%	4.55%	No Change
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	56.00%	56.00%	No Change
Annual Monthly Avg Cap	10.50%	10.50%	No Change
Annual Pt-to-Pt Par Rate (MARC 5% ER)	210%	210%	No Change
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/230%	1.00%/230%	NC/NC
Fixed Interest Rate	4.55%	4.55%	No Change
Keystone-5			
Annual Pt-to-Pt Cap	8.75%	8.75%	No Change
Annual Pt-to-Pt Par Rate	50.00%	50.00%	No Change
Annual Monthly Avg Cap	9.25%	9.25%	No Change
Fixed Interest Rate	4.20%	4.20%	No Change
Keystone-7			
Annual Pt-to-Pt Cap	9.25%	9.25%	No Change
Annual Pt-to-Pt Par Rate	52.00%	52.00%	No Change
Annual Monthly Avg Cap	9.75%	9.75%	No Change
Fixed Interest Rate	4.35%	4.35%	No Change
Keystone-10			
Annual Pt-to-Pt Cap	9.75%	9.75%	No Change
Annual Pt-to-Pt Par Rate	54.00%	54.00%	No Change
Annual Monthly Avg Cap	10.25%	10.25%	No Change
Fixed Interest Rate	4.45%	4.45%	No Change

For more information contact:

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RELIANCE STANDARD
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