

# Annuities



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## ANNUITY NEWS

JANUARY 7, 2025

### Keystone Minimum Guarantee Change

Reliance Standard is pleased to announce an enhancement to the Keystone index annuity that will differentiate it from the Reliance Accumulator index product and appeal to an additional market segment while reflecting the current economic environment.

Effective 1/16/25, the Minimum Guaranteed Interest Rate (MGIR) for the Keystone Index (all durations) will increase to 3.0% compounded annually on 100% of the premium paid, less withdrawals, for the life of the contract. This enhancement provides a much stronger minimum guaranteed value for those individuals that favor guaranteed growth as a trade-off for accumulation potential.

As a result of the increase to the Keystone MGIR, Caps, Participation, and Fixed strategy rates for the Keystone Index will be lower than the corresponding Reliance Accumulator rates. The Reliance Accumulator product will appeal to individuals looking to maximize index interest accumulation with downside protection.

Reliance Standard Life Insurance Company  
1700 Market Street, Suite 1200  
Philadelphia, PA 19103  
(800) 435-7775 ext 3696 (Sales Desk)

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January 07, 2025

### Rate Changes Effective Thursday, January 16th (Indexed Products)

For decreasing rates: Paperwork must be received in the home office by the close of business on Tuesday, 1/14. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, Firelight, etc., the representative's "submit date" must be on or before 1/14. The "submit date" used by RSL is the final submit date associated with the completed order transmitted to RSL and not the original submit date when any type of resubmission occurs. Also, to ensure timely delivery of overnight packages, we recommend using FedEx or UPS, as those carriers deliver directly to RSL, whereas the USPS only guarantees overnight delivery to our local mail sorting facility.

**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)	<b>5.10%</b>	5.10%	<b>No Change</b>
Reliance Guarantee 7 MVA (MYGA)	<b>5.10%</b>	5.10%	<b>No Change</b>
Reliance Guarantee 10 MVA (MYGA)	<b>5.10%</b>	5.10%	<b>No Change</b>
Eleos-MVA (MYGA)	<b>5.10%</b>	5.10%	<b>No Change</b>
Eleos-SP (MYGA)	<b>4.95%</b>	4.95%	<b>No Change</b>
Apollo-MVA	<b>6.65%/4.65%</b>	6.65%/4.65%	<b>No Change</b>
Apollo-SP	<b>6.50%/4.50%</b>	6.50%/4.50%	<b>No Change</b>

## Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Reliance Accumulator 5</b>			
Annual Pt-to-Pt Cap	<b>10.00%</b>	10.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>57.00%</b>	54.00%	<b>+3.00%</b>
Annual Monthly Avg Cap	<b>10.50%</b>	10.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>210%</b>	205%	<b>+5.00%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/230%</b>	1.00%/225%	<b>NC/+5.00%</b>
Fixed Interest Rate	<b>4.90%</b>	4.70%	<b>+0.20%</b>
<b>Reliance Accumulator 7</b>			
Annual Pt-to-Pt Cap	<b>10.00%</b>	10.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>57.00%</b>	54.00%	<b>+3.00%</b>
Annual Monthly Avg Cap	<b>10.50%</b>	10.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>210%</b>	205%	<b>+5.00%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/230%</b>	1.00%/225%	<b>NC/+5.00%</b>
Fixed Interest Rate	<b>4.90%</b>	4.70%	<b>+0.20%</b>
<b>Reliance Accumulator 10</b>			
Annual Pt-to-Pt Cap	<b>10.00%</b>	10.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>57.00%</b>	54.00%	<b>+3.00%</b>
Annual Monthly Avg Cap	<b>10.50%</b>	10.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>210%</b>	205%	<b>+5.00%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/230%</b>	1.00%/225%	<b>NC/+5.00%</b>
Fixed Interest Rate	<b>4.80%</b>	4.60%	<b>+0.20%</b>
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>9.50%</b>	10.00%	<b>-0.50%</b>
Annual Pt-to-Pt Par Rate	<b>54.00%</b>	54.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>10.00%</b>	10.50%	<b>-0.50%</b>
Fixed Interest Rate	<b>4.70%</b>	4.70%	<b>No Change</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>9.50%</b>	10.00%	<b>-0.50%</b>
Annual Pt-to-Pt Par Rate	<b>54.00%</b>	54.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>10.00%</b>	10.50%	<b>-0.50%</b>
Fixed Interest Rate	<b>4.70%</b>	4.70%	<b>No Change</b>
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	<b>9.50%</b>	10.00%	<b>-0.50%</b>
Annual Pt-to-Pt Par Rate	<b>54.00%</b>	54.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>10.00%</b>	10.50%	<b>-0.50%</b>
Fixed Interest Rate	<b>4.60%</b>	4.60%	<b>No Change</b>

For more information contact:

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(800) 435-7775, ext 3696

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**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
A MEMBER OF THE TOKIO MARINE GROUP