

AM BEST

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SUPERIOR

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& POOR'S

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STRONG

RETIREMENT SERVICES NEWS

Annuity News

January 29, 2026

Interest Rate Increase!

Effective January 29th for Fixed Products & February 3rd for Indexed Products

Traditional Fixed Annuity: Rate increases on Reliance Guarantee 7 and 10 MVA and Apollo products. Reliance Guarantee 5 MVA and Eleos products remain unchanged from the January 13 increase.

Fixed Index Annuity: Participation rate increases (generally +2.00%) and cap increases (+0.25%) across all Accumulator and Keystone products. Fixed interest rates also increasing.

See chart below for details.

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 - Effective 1/29/26

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Reliance Guarantee 5 MVA (MYGA)	4.80%	4.80%	N/C
Reliance Guarantee 7 MVA (MYGA)	5.00%	4.85%	+0.15%
Reliance Guarantee 10 MVA (MYGA)	5.10%	4.85%	+0.25%
Eleos-MVA (MYGA)	4.80%	4.80%	N/C
Eleos-SP (MYGA)	4.65%	4.65%	N/C
Apollo-MVA	6.55%/4.55%	6.40%/4.40%	+0.15%
Apollo-SP	6.40%/4.40%	6.25%/4.25%	+0.15%

Fixed Index Annuity - Effective 2/3/26

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	9.50%	9.25%	+0.25%
Annual Pt-to-Pt Par Rate	54.00%	52.00%	+2.00%
Annual Monthly Avg Cap	10.00%	9.75%	+0.25%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	205%	200%	+5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/225%	1.00%/220%	NC/+5.00%
Fixed Interest Rate	4.55%	4.40%	+0.15%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	10.00%	9.75%	+0.25%
Annual Pt-to-Pt Par Rate	56.00%	54.00%	+2.00%
Annual Monthly Avg Cap	10.50%	10.25%	+0.25%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	210%	205%	+5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/230%	1.00%/225%	NC/+5.00%
Fixed Interest Rate	4.70%	4.55%	+0.15%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	10.25%	10.00%	+0.25%
Annual Pt-to-Pt Par Rate	58.00%	56.00%	+2.00%
Annual Monthly Avg Cap	10.75%	10.50%	+0.25%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	215%	210%	+5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/235%	1.00%/230%	NC/+5.00%
Fixed Interest Rate	4.70%	4.55%	+0.15%
Keystone-5			
Annual Pt-to-Pt Cap	9.00%	8.75%	+0.25%
Annual Pt-to-Pt Par Rate	52.00%	50.00%	+2.00%
Annual Monthly Avg Cap	9.50%	9.25%	+0.25%
Fixed Interest Rate	4.35%	4.20%	+0.15%
Keystone-7			
Annual Pt-to-Pt Cap	9.50%	9.25%	+0.25%
Annual Pt-to-Pt Par Rate	54.00%	52.00%	+2.00%
Annual Monthly Avg Cap	10.00%	9.75%	+0.25%
Fixed Interest Rate	4.50%	4.35%	+0.15%
Keystone-10			
Annual Pt-to-Pt Cap	10.00%	9.75%	+0.25%
Annual Pt-to-Pt Par Rate	56.00%	54.00%	+2.00%
Annual Monthly Avg Cap	10.50%	10.25%	+0.25%
Fixed Interest Rate	4.60%	4.45%	+0.15%

For more information contact:
 Reliance Standard Life Insurance Company
 (800) 435-7775, ext 3696
www.reliancestandardlife.com • annuity.marketing@rsli.com

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 LIFE INSURANCE COMPANY
 A MEMBER OF THE TOKIO MARINE GROUP