Deferred Annuity Checklist

Effective February 16, 2023 (Indexed)



Product	Reliance Accumulator 5			Reliance Accumulator 7			Reliance Accumulator 10		
State Approval	Available in all states, except: GU & NY								
Strategies & Rates	Strategy	Current Rate	Min Renewal Rate Guarantee[1]	Strategy	Current Rate	Min Renewal Rate Guarantee[1]	Strategy	Current Rate	Min Renewal Rate Guarantee[1]
Linked to S&P 500[2]	Ann'l Pt-to-Pt – Cap	8.50%	1.00%	Ann'l Pt-to-Pt – Cap	8.50%	1.00%	Ann'l Pt-to-Pt – Cap	8.00%	1.00%
	Ann'l Pt-to-Pt – Par Rate[4]	40.00%	10.00%	Ann'l Pt-to-Pt – Par Rate[4]	40.00%	10.00%	Ann'l Pt-to-Pt – Par Rate[4]	38.00%	10.00%
	Ann'l Mthly Avg. – Cap	8.75%	1.00%	Ann'l Mthly Avg. – Cap	8.75%	1.00%	Ann'l Mthly Avg. – Cap	8.25%	1.00%
Linked to S&P MARC 5% ER[3]	Ann'l Pt-to-Pt – Par Rate[4]	190%	40.00%	Ann'l Pt-to-Pt – Par Rate[4]	190%	40.00%	Ann'l Pt-to-Pt – Par Rate[4]	180%	40.00%
	Ann'l Pt-to-Pt – Spread w/ Par	1.00%/210%	4.50%/100%	Ann'l Pt-to-Pt – Spread w/ Par	1.00%/210%	4.50%/100%	Ann'l Pt-to-Pt – Spread w/ Par	1.00%/200%	4.50%/100%
Fixed Fund	Fixed Interest Rate	4.50%	1.00%	Fixed Interest Rate	4.50%	1.00%	Fixed Interest Rate	4.10%	1.00%
Issue Ages	Age 0-85						Age 0-80		
Minimum Guaranteed Value	Greater of premium paid, less withdrawals and surrender charges OR 87.5% of premium, less withdrawals accumulated at the non-forfeiture rate.								
Min/Max Premium	Minimum Premium: $20,000 ($5,000 minimum per strategy) Maximum Premium without prior approval: **Age 0-75:** $1,000,000; **Age 76-85:** $500,000								
Surrender Charge	5 yrs - 8%, 8, 7, 6, 5, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.			7 yrs - 8%, 8, 7, 6, 5, 4, 3, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.			10 yrs - 9%, 8, 7, 6, 5, 4, 3, 2, 1, .5, 0 (No MVA) In CA for ages 60+, surrender charges are 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.		
Free Withdrawal	10% beginning in year one. Systematic Withdrawals available on Fixed Account Strategy only. Lump Sum on Index Strategies.								
Death Benefit	Full Account Value at Death								

Please Note: Reliance Accumulator business must be submitted electronically (via AnnuityNet/Subscribe, Affirm, or Firelight).

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

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Product	Keystone Index™-5			Keystone Index™-7			Keystone Index™-10		
State Approval	Available in all states, except: GU & NY (Terminal Illness Rider not available in NJ.)								
Strategies & Rates Linked to S&P 500* Rate lock not available on the Participation Rate Strategy	Strategy	Current Rate	Min Renewal Rate Guarantee[1]	Strategy	Current Rate	Min Renewal Rate Guarantee[1]	Strategy	Current Rate	Min Renewal Rate Guarantee[1]
	Ann'l Pt-to-Pt – Cap	8.50%	1.00%	Ann'l Pt-to-Pt – Cap	8.50%	1.00%	Ann'l Pt-to-Pt – Cap	8.00%	1.00%
	Ann'l Pt-to-Pt – Par Rate	40.00%	10.00%	Ann'l Pt-to-Pt – Par Rate	40.00%	10.00%	Ann'l Pt-to-Pt – Par Rate	38.00%	10.00%
	Ann'l Mthly Avg. – Cap	8.75%	1.00%	Ann'l Mthly Avg. – Cap	8.75%	1.00%	Ann'l Mthly Avg. – Cap	8.25%	1.00%
	Fixed Interest Rate	4.50%	1.00%	Fixed Interest Rate	4.50%	1.00%	Fixed Interest Rate	4.10%	1.00%
Issue Ages	Age 0-85						Age 0-80		
Minimum Guaranteed Value	Greater of 100% of premium less withdrawals, accumulated at 1.00%, compounded annually, less surrender charges; or 87.5% of premium less withdrawals, accumulated at 2.20%.								
Min/Max Premium	Minimum Premium: $10,000 ($5,000 minimum per strategy) Maximum Premium without prior approval: Age 0-75: $1,000,000; Age 76-85: $500,000								
Surrender Charge	5 yrs - 9%, 8, 7, 6, 5, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness.			7 yrs - 9%, 8, 7, 6, 5, 4, 3, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness.			10 yrs - 9%, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0† (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness. †Surrender charge reduced for ages 60+ in MN & OR (9%, 8, 7, 6, 5, 4, 3, 2, 1, 0)		
Free Withdraw	10% beginning in year one. **Systematic Withdrawals** available on **Fixed Account Strategy only**. Lump Sum on Index Strategies.								
Death Benefit	Full Account Value at Death								

[1] The cap, par rate, and interest rate shown above represent the minimum cap, par rate or interest rate that will be declared for each strategy after the first year. These rates do not represent the minimum guaranteed value.

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[4] Rate lock is not available on the S&P 500 Par Rate strategy. However, a rate lock is available on the S&P MARC 5% ER strategy.

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Product	Current and Guaranteed Rates	Min/Max Premium	Withdrawal Feature	Guar. Min.	Surrender Charges	Issue Ages	States Not Available
Eleos - MVA & SP 5 Year Surrender Charge	**MVA:** Years 1-5 4.75% Min Year 6+ 2.20% **SP:** Years 1-5 4.60% Min Year 6+ 2.20%	**Min. Premium:** $10,000 **Max. Premium:** **Age** 0-75: $1,000,000 **Age** 76-85: $500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.	2.20%**	5 yrs - 8%, 7, 6, 5, 4, 0 Plus or minus MVA first five years (Eleos-MVA) Waived for 90 consecutive days of Hospital/ Nursing home confinement after 1st year, up to 25% each year (not available in MA).	0-85	**Eleos-MVA** ND, NY, OR, UT, WA **Eleos-SP** GU, MO, MT, NY, UT
Apollo - MVA & SP Great Rates	**MVA:** 1st Year 6.30% Base 4.30% Bonus 2.00% **SP:** 1st Year 6.15% Base 4.15% Bonus 2.00%	**Min. Premium:** $5,000 **Max. Premium:** **Age** 0-75: $1,000,000 **Age** 76-85: $500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium. (Cumulative not available in WA.)	2.20%**	7 yrs - 9%, 8, 7, 6, 5, 4, 2, 0* Plus or minus MVA first seven years (Apollo-MVA) Waived for 90 consecutive days of Hospital/ Nursing home confinement after 1st year, up to 25% each year. *Apollo surrender charge reduced for ages 60+ to (8%, 7, 6.5, 5.5, 4.5, 3.5, 2.0) MVA: IA, IL, & KY. SP: IA, IL, KY, NC, WA, & VT	0-85	**Apollo-MVA** GU, MD, MN, MT, NY, OR, TX, UT, VT, WA **Apollo-SP** GU, MT, NY
Reliance Guarantee-5	Yrs 1-5: 4.75% Min Years 6+: 2.20%	Min. Premium: $20,000 Max. Premium: Age 0-75: $1,000,000 Age 76-85: $500,000	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.	2.20%**	5 yrs - 9%, 8, 7, 6, 5, 0 5 yrs - 8.5%, 8, 7, 6, 5, 0 (CA age 60+) Plus or minus MVA first five years.	0-85	GU, NY
Reliance Guarantee-7	Yrs 1-7: 4.75% Min Years 8+: 2.20%				7 yrs - 9%, 8, 7, 6, 5, 4, 3, 0 7 yrs - 8.5%, 7.5, 7, 6, 5, 4, 3, 0 (CA age 60+) Plus or minus MVA first seven years.		
Reliance Guarantee-10	Yrs 1-10: 4.45% Min Years 11+: 2.20%				10 yrs - 9%, 8, 7, 6, 5, 4, 3, 2, 1, .5, 0 10 yrs - 8.5%, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 1, 0, 0 (CA age 60+) Plus or minus MVA first ten years.		

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** Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.

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