

AM BEST

**A++**

SUPERIOR

STANDARD  
& POOR'S

**A+**

STRONG

MOODY'S

**A1**

STRONG

RETIREMENT SERVICES NEWS

# Annuity News

March 18, 2026

## Participation Rate Decrease Effective Thursday, April 2, 2026

### Summary of Changes

This bulletin reflects a decrease in Annual Point-to-Point Participation rates only, effective Thursday, April 2, 2026. Traditional Fixed Annuity rates and other Fixed Index Annuity rates remain unchanged from those announced on March 16, 2026.

Paperwork must be received in the home office by the close of business on **Tuesday, March 31st**. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, Firelight, etc, the representative's "submit date" must be on or before 3/31. 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>4.80%</b>	4.80%	<b>No Change</b>
Reliance Guarantee 7 MVA (MYGA)	<b>5.00%</b>	5.00%	<b>No Change</b>
Reliance Guarantee 10 MVA (MYGA)	<b>5.10%</b>	5.10%	<b>No Change</b>
Eleos-MVA (MYGA)	<b>4.80%</b>	4.80%	<b>No Change</b>
Eleos-SP (MYGA)	<b>4.65%</b>	4.65%	<b>No Change</b>
Apollo-MVA	<b>6.55%/4.55%</b>	6.55%/4.55%	<b>No Change</b>
Apollo-SP	<b>6.40%/4.40%</b>	6.40%/4.40%	<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	9.50%	9.50%	No Change
Annual Pt-to-Pt Par Rate	50.00%	52.00%	-2.00%
Annual Monthly Avg Cap	10.00%	10.00%	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	4.50%	4.50%	No Change
<b>Reliance Accumulator 7</b>			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	52.00%	54.00%	-2.00%
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	4.65%	4.65%	No Change
<b>Reliance Accumulator 10</b>			
Annual Pt-to-Pt Cap	10.25%	10.25%	No Change
Annual Pt-to-Pt Par Rate	54.00%	56.00%	-2.00%
Annual Monthly Avg Cap	10.75%	10.75%	No Change
Annual Pt-to-Pt Par Rate (MARC 5% ER)	215%	215%	No Change
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/235%	1.00%/235%	NC/NC
Fixed Interest Rate	4.70%	4.70%	No Change
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	9.00%	9.00%	No Change
Annual Pt-to-Pt Par Rate	48.00%	50.00%	-2.00%
Annual Monthly Avg Cap	9.50%	9.50%	No Change
Fixed Interest Rate	4.35%	4.35%	No Change
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	9.50%	9.50%	No Change
Annual Pt-to-Pt Par Rate	50.00%	52.00%	-2.00%
Annual Monthly Avg Cap	10.00%	10.00%	No Change
Fixed Interest Rate	4.50%	4.50%	No Change
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	52.00%	54.00%	-2.00%
Annual Monthly Avg Cap	10.50%	10.50%	No Change
Fixed Interest Rate	4.60%	4.60%	No Change

For more information contact:  
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**RELIANCE STANDARD**  
 LIFE INSURANCE COMPANY  
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