

AM BEST

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SUPERIOR

STANDARD
& POOR'S

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STRONG

RETIREMENT SERVICES NEWS

Annuity News

May 05, 2026

Interest Rate Increase!
Effective May 5, 2026 (for Fixed products) and May 16, 2026 (for Indexed products)

Summary of Changes

This bulletin reflects a 20 basis point increase on all products, with new rates taking effect on 5/5 for fixed products and on 5/16 for indexed products. Select participation rates on indexed products are also increasing by 4%.

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)	5.00%	4.80%	+0.20%
Reliance Guarantee 7 MVA (MYGA)	5.20%	5.00%	+0.20%
Reliance Guarantee 10 MVA (MYGA)	5.30%	5.10%	+0.20%
Eleos-MVA (MYGA)	5.00%	4.80%	+0.20%
Eleos-SP (MYGA)	4.85%	4.65%	+0.20%
Apollo-MVA	6.75%/4.75%	6.55%/4.55%	+0.20%
Apollo-SP	6.60%/4.60%	6.40%/4.40%	+0.20%

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	9.50%	9.50%	NC
Annual Pt-to-Pt Par Rate	54.00%	50.00%	+4.00%
Annual Monthly Avg Cap	10.00%	10.00%	NC
S&P 500® Market Agility 10	98.00%	94.00%	+4.00%
S&P 500® Dynamic Intraday	74.00%	70.00%	+4.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	205%	205%	NC
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/225%	1.00%/225%	NC/NC
Nasdaq-100® Intraday Elite Strategy	72.00%	*New*	Available 5/16
Fixed Interest Rate	4.70%	4.50%	+0.20%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	10.00%	10.00%	NC
Annual Pt-to-Pt Par Rate	56.00%	52.00%	+4.00%
Annual Monthly Avg Cap	10.50%	10.50%	NC
S&P 500® Market Agility 10	100.00%	96.00%	+4.00%
S&P 500® Dynamic Intraday	76.00%	72.00%	+4.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	210%	210%	NC
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/230%	1.00%/230%	NC/NC
Nasdaq-100® Intraday Elite Strategy	74.00%	*New*	Available 5/16
Fixed Interest Rate	4.85%	4.65%	+0.20%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	10.25%	10.25%	NC
Annual Pt-to-Pt Par Rate	58.00%	54.00%	+4.00%
Annual Monthly Avg Cap	10.75%	10.75%	NC
S&P 500® Market Agility 10	102.00%	98.00%	+4.00%
S&P 500® Dynamic Intraday	78.00%	74.00%	+4.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	215%	215%	NC
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/235%	1.00%/235%	NC/NC
Nasdaq-100® Intraday Elite Strategy	76.00%	*New*	Available 5/16
Fixed Interest Rate	4.90%	4.70%	+0.20%
Keystone-5			
Annual Pt-to-Pt Cap	9.00%	9.00%	NC
Annual Pt-to-Pt Par Rate	52.00%	48.00%	+4.00%
Annual Monthly Avg Cap	9.50%	9.50%	NC
Fixed Interest Rate	4.55%	4.35%	+0.20%
Keystone-7			
Annual Pt-to-Pt Cap	9.50%	9.50%	NC
Annual Pt-to-Pt Par Rate	54.00%	50.00%	+4.00%
Annual Monthly Avg Cap	10.00%	10.00%	NC
Fixed Interest Rate	4.70%	4.50%	+0.20%
Keystone-10			
Annual Pt-to-Pt Cap	10.00%	10.00%	NC
Annual Pt-to-Pt Par Rate	56.00%	52.00%	+4.00%
Annual Monthly Avg Cap	10.50%	10.50%	NC
Fixed Interest Rate	4.80%	4.60%	+0.20%

For more information contact:

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