

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

July 02, 2025

Interest Rate Increase! - Effective Wednesday, July 2nd (for Indexed Products)

**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%	5.00%	No Change
Reliance Guarantee 7 MVA (MYGA)	5.00%	5.00%	No Change
Reliance Guarantee 10 MVA (MYGA)	5.00%	5.00%	No Change
Eleos-MVA (MYGA)	5.00%	5.00%	No Change
Eleos-SP (MYGA)	4.85%	4.85%	No Change
Apollo-MVA	6.55%/4.55%	6.55%/4.55%	No Change
Apollo-SP	6.40%/4.40%	6.40%/4.40%	No Change

## Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Reliance Accumulator 5</b>			
Annual Pt-to-Pt Cap	<b>9.50%</b>	9.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>54.00%</b>	52.00%	<b>+2.00%</b>
Annual Monthly Avg Cap	<b>10.00%</b>	10.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>205%</b>	205%	<b>No Change</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/225%</b>	1.00%/225%	<b>NC/NC</b>
Fixed Interest Rate	<b>4.70%</b>	4.70%	<b>No Change</b>
<b>Reliance Accumulator 7</b>			
Annual Pt-to-Pt Cap	<b>10.00%</b>	9.50%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>56.00%</b>	52.00%	<b>+4.00%</b>
Annual Monthly Avg Cap	<b>10.50%</b>	10.00%	<b>+0.50%</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>4.70%</b>	4.70%	<b>No Change</b>
<b>Reliance Accumulator 10</b>			
Annual Pt-to-Pt Cap	<b>10.25%</b>	9.50%	<b>+0.75%</b>
Annual Pt-to-Pt Par Rate	<b>58.00%</b>	52.00%	<b>+6.00%</b>
Annual Monthly Avg Cap	<b>10.75%</b>	10.00%	<b>+0.75%</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>215%</b>	205%	<b>+10.00%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/235%</b>	1.00%/225%	<b>NC/+10.00%</b>
Fixed Interest Rate	<b>4.70%</b>	4.60%	<b>+0.10%</b>
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>9.00%</b>	9.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>52.00%</b>	50.00%	<b>+2.00%</b>
Annual Monthly Avg Cap	<b>9.50%</b>	9.50%	<b>No Change</b>
Fixed Interest Rate	<b>4.50%</b>	4.50%	<b>No Change</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>9.50%</b>	9.00%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>54.00%</b>	50.00%	<b>+4.00%</b>
Annual Monthly Avg Cap	<b>10.00%</b>	9.50%	<b>+0.50%</b>
Fixed Interest Rate	<b>4.50%</b>	4.50%	<b>No Change</b>
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	<b>10.00%</b>	9.00%	<b>+1.00%</b>
Annual Pt-to-Pt Par Rate	<b>56.00%</b>	50.00%	<b>+6.00%</b>
Annual Monthly Avg Cap	<b>10.50%</b>	9.50%	<b>+1.00%</b>
Fixed Interest Rate	<b>4.60%</b>	4.40%	<b>+0.20%</b>

For more information contact:  
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