

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

August 29, 2025

Interest Rate Decrease - Effective Monday, September 8th (Fixed Products)

Paperwork must be received in the home office by the close of business on **Friday, 9/5**. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, Firelight, etc., the representative's "submit date" must be on or before 9/5. 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)	4.75%	5.00%	-0.25%
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)	4.75%	5.00%	-0.25%
Eleos-SP (MYGA)	4.60%	4.85%	-0.25%
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
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	9.50%	9.50%	No Change
Annual Pt-to-Pt Par Rate	54.00%	54.00%	No Change
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	4.70%	4.70%	No Change
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	56.00%	56.00%	No Change
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	4.70%	4.70%	No Change
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	10.25%	10.25%	No Change
Annual Pt-to-Pt Par Rate	58.00%	58.00%	No Change
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
Keystone-5			
Annual Pt-to-Pt Cap	9.00%	9.00%	No Change
Annual Pt-to-Pt Par Rate	52.00%	52.00%	No Change
Annual Monthly Avg Cap	9.50%	9.50%	No Change
Fixed Interest Rate	4.50%	4.50%	No Change
Keystone-7			
Annual Pt-to-Pt Cap	9.50%	9.50%	No Change
Annual Pt-to-Pt Par Rate	54.00%	54.00%	No Change
Annual Monthly Avg Cap	10.00%	10.00%	No Change
Fixed Interest Rate	4.50%	4.50%	No Change
Keystone-10			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	56.00%	56.00%	No Change
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
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