

AM BEST

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SUPERIOR

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& POOR'S

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STRONG

RETIREMENT SERVICES NEWS

Annuity News

September 10, 2026

Interest Rate Increase!

Effective September 10, 2026 (for fixed products) and September 16, 2026 (for indexed products)

Summary of Changes

Rates are increasing on all products:

- **5, 7 & 10-Year Fixed** rates will increase by 15 basis points.
- **5, 7 & 10-Year Indexed** rates will increase as follows: 25 basis points on cap rates, 2% on S&P 500 par rates, and 15 basis points on the fixed strategy.

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)	5.50%	5.35%	+0.15%
Reliance Guarantee 7 MVA (MYGA)	5.60%	5.45%	+0.15%
Reliance Guarantee 10 MVA (MYGA)	5.65%	5.50%	+0.15%
Eleos-MVA (MYGA)	5.50%	5.35%	+0.15%
Eleos-SP (MYGA)	5.35%	5.20%	+0.15%
Apollo-MVA	7.15%/5.15%	7.00%/5.00%	+0.15%
Apollo-SP	7.00%/5.00%	6.85%/4.85%	+0.15%

NC = No Change

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	10.50%	10.25%	+0.25%
Annual Pt-to-Pt Par Rate	62.00%	60.00%	+2.00%
Annual Monthly Avg Cap	11.00%	10.75%	+0.25%
S&P 500® Market Agility 10	112.00%	104.00%	+8.00%
S&P 500® Dynamic Intraday	80.00%	78.00%	+2.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	220%	210%	+10.00%
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/240%	1.00%/230%	NC/+10.00%
Nasdaq-100® Intraday Elite Strategy	80.00%	76.00%	+4.00%
Fixed Interest Rate	5.20%	5.05%	+0.15%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	10.75%	10.50%	+0.25%
Annual Pt-to-Pt Par Rate	63.00%	61.00%	+2.00%
Annual Monthly Avg Cap	11.25%	11.00%	+0.25%
S&P 500® Market Agility 10	112.00%	106.00%	+6.00%
S&P 500® Dynamic Intraday	80.00%	80.00%	NC
Annual Pt-to-Pt Par Rate (Marc 5% ER)	225%	215%	+10.00%
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/245%	1.00%/235%	NC/+10.00%
Nasdaq-100® Intraday Elite Strategy	80.00%	78.00%	+2.00%
Fixed Interest Rate	5.25%	5.10%	+0.15%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	11.00%	10.75%	+0.25%
Annual Pt-to-Pt Par Rate	64.00%	62.00%	+2.00%
Annual Monthly Avg Cap	11.50%	11.25%	+0.25%
S&P 500® Market Agility 10	114.00%	108.00%	+6.00%
S&P 500® Dynamic Intraday	82.00%	82.00%	NC
Annual Pt-to-Pt Par Rate (Marc 5% ER)	225%	220%	+5.00%
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/245%	1.00%/240%	NC/+5.00%
Nasdaq-100® Intraday Elite Strategy	82.00%	80.00%	+2.00%
Fixed Interest Rate	5.25%	5.10%	+0.15%
Keystone-5			
Annual Pt-to-Pt Cap	10.00%	9.75%	+0.25%
Annual Pt-to-Pt Par Rate	60.00%	58.00%	+2.00%
Annual Monthly Avg Cap	10.50%	10.25%	+0.25%
Fixed Interest Rate	5.05%	4.90%	+0.15%
Keystone-7			
Annual Pt-to-Pt Cap	10.25%	10.00%	+0.25%
Annual Pt-to-Pt Par Rate	61.00%	59.00%	+2.00%
Annual Monthly Avg Cap	10.75%	10.50%	+0.25%
Fixed Interest Rate	5.10%	4.95%	+0.15%
Keystone-10			
Annual Pt-to-Pt Cap	10.75%	10.50%	+0.25%
Annual Pt-to-Pt Par Rate	62.00%	60.00%	+2.00%
Annual Monthly Avg Cap	11.25%	11.00%	+0.25%
Fixed Interest Rate	5.15%	5.00%	+0.15%

For more information contact:

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