

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

November 02, 2023

Indexed Rate Increase! Effective Thursday, November 2, 2023

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.

Traditional Fixed Annuity

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Reliance Guarantee 5 MVA (MYGA)	5.55%	5.55%	No Change
Reliance Guarantee 7 MVA (MYGA)	5.55%	5.55%	No Change
Reliance Guarantee 10 MVA (MYGA)	5.25%	5.25%	No Change
Eleos-MVA (MYGA)	5.55%	5.55%	No Change
Eleos-SP (MYGA)	5.40%	5.40%	No Change
Apollo-MVA	7.10%/5.10%	7.10%/5.10%	No Change
Apollo-SP	6.95%/4.95%	6.95%/4.95%	No Change

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	10.00%	9.50%	+0.50%
Annual Pt-to-Pt Par Rate	60.00%	58.00%	+2.00%
Annual Monthly Avg Cap	10.25%	9.75%	+0.50%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	240%	230%	+10.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/260%	1.00%/250%	NC/+10.00%
Fixed Interest Rate	5.40%	5.20%	+0.20%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	10.00%	9.50%	+0.50%
Annual Pt-to-Pt Par Rate	60.00%	58.00%	+2.00%
Annual Monthly Avg Cap	10.25%	9.75%	+0.50%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	240%	230%	+10.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/260%	1.00%/250%	NC/+10.00%
Fixed Interest Rate	5.40%	5.20%	+0.20%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	9.50%	9.00%	+0.50%
Annual Pt-to-Pt Par Rate	57.00%	55.00%	+2.00%
Annual Monthly Avg Cap	9.75%	9.25%	+0.50%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	230%	220%	+10.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/250%	1.00%/240%	NC/+10.00%
Fixed Interest Rate	5.00%	4.80%	+0.20%
Keystone-5			
Annual Pt-to-Pt Cap	10.00%	9.50%	+0.50%
Annual Pt-to-Pt Par Rate	60.00%	58.00%	+2.00%
Annual Monthly Avg Cap	10.25%	9.75%	+0.50%
Fixed Interest Rate	5.40%	5.20%	+0.20%
Keystone-7			
Annual Pt-to-Pt Cap	10.00%	9.50%	+0.50%
Annual Pt-to-Pt Par Rate	60.00%	58.00%	+2.00%
Annual Monthly Avg Cap	10.25%	9.75%	+0.50%
Fixed Interest Rate	5.40%	5.20%	+0.20%
Keystone-10			
Annual Pt-to-Pt Cap	9.50%	9.00%	+0.50%
Annual Pt-to-Pt Par Rate	57.00%	55.00%	+2.00%
Annual Monthly Avg Cap	9.75%	9.25%	+0.50%
Fixed Interest Rate	5.00%	4.80%	+0.20%

For more information contact:

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