

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

November 13, 2024

Interest Rate Increase!

Effective Wednesday 11/13/2024 (Fixed) and Monday 11/18/2024 (Indexed)

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)	4.90%	4.70%	+0.20%
Reliance Guarantee 7 MVA (MYGA)	4.90%	4.70%	+0.20%
Reliance Guarantee 10 MVA (MYGA)	4.90%	4.50%	+0.40%
Eleos-MVA (MYGA)	4.90%	4.70%	+0.20%
Eleos-SP (MYGA)	4.75%	4.55%	+0.20%
Apollo-MVA	6.45%/4.45%	6.25%/4.25%	+0.20%
Apollo-SP	6.30%/4.30%	6.10%/4.10%	+0.20%

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	54.00%	52.00%	+2.00%
Annual Monthly Avg Cap	10.50%	10.50%	No Change
Annual Pt-to-Pt Par Rate (MARC 5% ER)	205%	200%	+5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/225%	1.00%/220%	NC/+5.00%
Fixed Interest Rate	4.70%	4.50%	+0.20%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	54.00%	52.00%	+2.00%
Annual Monthly Avg Cap	10.50%	10.50%	No Change
Annual Pt-to-Pt Par Rate (MARC 5% ER)	205%	200%	+5.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/225%	1.00%/220%	NC/+5.00%
Fixed Interest Rate	4.70%	4.50%	+0.20%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	10.00%	9.50%	+0.50%
Annual Pt-to-Pt Par Rate	54.00%	50.00%	+4.00%
Annual Monthly Avg Cap	10.50%	10.00%	+0.50%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	205%	195%	+10.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/225%	1.00%/215%	NC/+10.00%
Fixed Interest Rate	4.60%	4.20%	+0.40%
Keystone-5			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	54.00%	52.00%	+2.00%
Annual Monthly Avg Cap	10.50%	10.50%	No Change
Fixed Interest Rate	4.70%	4.50%	+0.20%
Keystone-7			
Annual Pt-to-Pt Cap	10.00%	10.00%	No Change
Annual Pt-to-Pt Par Rate	54.00%	52.00%	+2.00%
Annual Monthly Avg Cap	10.50%	10.50%	No Change
Fixed Interest Rate	4.70%	4.50%	+0.20%
Keystone-10			
Annual Pt-to-Pt Cap	10.00%	9.50%	+0.50%
Annual Pt-to-Pt Par Rate	54.00%	50.00%	+4.00%
Annual Monthly Avg Cap	10.50%	10.00%	+0.50%
Fixed Interest Rate	4.60%	4.20%	+0.40%

For more information contact:

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RELIANCE STANDARD
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