

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## ANNUITY NEWS

DECEMBER 9, 2024

### 1st Quarter 2025 - Minimum Guaranteed Rates

Effective January 1, 2025 through March 31, 2025 the minimum guaranteed interest rate for Reliance Standard deferred annuity products will be as follows:

1. The minimum guaranteed rate for all new Apollo, Eleos and Reliance Guarantee contracts will be **3.00%**. The minimum rate at the time of issue will be the minimum rate in effect for the life of the policy.
2. The non-forfeiture rate for Keystone and Reliance Accumulator policies will be **3.00%**.
3. The Guaranteed Minimum Interest Rate for Keystone is not impacted by this change (100% of premium at 1.00%).

We will continue to adjust the Minimum Guaranteed Interest Rate on a quarterly basis for products filed under the indexed non-forfeiture law. Increases or decreases in this rate will be dependent upon market conditions, and will be no lower than a floor of 1.0%<sup>1</sup> and no higher than an upper limit of 3.0%.

*Please be advised that the 45-day rate lock extends only to interest rates, and not to minimum guaranteed rates.*

Should you have any questions, please feel free to contact a member of the Retirement Services Sales Desk at (800)435-7775 ext 3696.

<sup>1</sup>The lower bound for the non-forfeiture rate for Reliance Accumulator contracts is .15% in the following states: AL, AZ, AR, CA, CO, CT, DE, FL, HI, IL, IA, KS, MD, MI, MN, MT, NE, NH, NC, ND, OH, OK, PA, SC, SD, TX, UT, VT, VI & WY.

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