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STRONG

RETIREMENT SERVICES NEWS

December 4, 2025

1st Quarter 2026 - Minimum Guaranteed Rates

Effective January 1, 2026 through March 31, 2026 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 **3.00%**).

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%¹ 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.

If the current downward trend of interest rates continues, it is likely the Minimum Guaranteed Interest Rate may be reduced below 3.0% for Q2 2026 issues. Reliance Standard will announce the Q2 Minimum Guaranteed Interest Rate in early March. Since Reliance Standard does not rate lock Minimum Guaranteed Rates, cases submitted in March and not funded before 3/31/26 will be subject to the Minimum Guaranteed Interest Rate in effect on 4/1/26.

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

¹ 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.