

# Deferred Annuity Checklist

Effective May 17, 2022 (Indexed)

## Annuities

A Smart Choice for Safety Conscious Individuals



| Product                               | Reliance Accumulator 5   |              |   | Reliance Accumulator 7   |              |   | Reliance Accumulator 10   |              |   |
|---------------------------------------|--|--------------|---|--|--------------|---|---|--------------|---|
| State Approval                        | Available in all states, except: CA, GU & NY   |              |   |  |              |   |   |              |   |
| Strategies & Rates                    | Strategy   | Current Rate | Min Renewal Rate Guarantee <sup>1</sup> | Strategy   | Current Rate | Min Renewal Rate Guarantee <sup>1</sup> | Strategy  | Current Rate | Min Renewal Rate Guarantee <sup>1</sup> |
| Linked to S&P 500 <sup>2</sup>        | Ann'l Pt-to-Pt – Cap   | 6.50%        | 1.00%                                   | Ann'l Pt-to-Pt – Cap   | 6.60%        | 1.00%                                   | Ann'l Pt-to-Pt – Cap  | 6.60%        | 1.00%                                   |
|                                       | Ann'l Pt-to-Pt – Par Rate <sup>4</sup>   | 37.00%       | 10.00%                                  | Ann'l Pt-to-Pt – Par Rate <sup>4</sup>   | 38.00%       | 10.00%                                  | Ann'l Pt-to-Pt – Par Rate <sup>4</sup>  | 38.00%       | 10.00%                                  |
|                                       | Ann'l Mthly Avg. – Cap   | 6.75%        | 1.00%                                   | Ann'l Mthly Avg. – Cap   | 6.85%        | 1.00%                                   | Ann'l Mthly Avg. – Cap  | 6.85%        | 1.00%                                   |
| Linked to S&P MARC 5% ER <sup>3</sup> | Ann'l Pt-to-Pt – Par Rate <sup>4</sup>   | 135%         | 40.00%                                  | Ann'l Pt-to-Pt – Par Rate <sup>4</sup>   | 140%         | 40.00%                                  | Ann'l Pt-to-Pt – Par Rate <sup>4</sup>  | 140%         | 40.00%                                  |
|                                       | Ann'l Pt-to-Pt – Spread w/Par  | 1.00%/155%   | 4.50%/100%                              | Ann'l Pt-to-Pt – Spread w/Par  | 1.00%/160%   | 4.50%/100%                              | Ann'l Pt-to-Pt – Spread w/Par   | 1.00%/160%   | 4.50%/100%                              |
| Fixed Fund                            | Fixed Interest Rate  | 3.40%        | 1.00%                                   | Fixed Interest Rate  | 3.40%        | 1.00%                                   | Fixed Interest Rate   | 3.30%        | 1.00%                                   |
| Issue Ages                            | Age 0-85   |              |   |  |              |   | Age 0-80  |              |   |
| Minimum Guaranteed Value              | Greater of premium paid, less withdrawals and surrender charges OR 87.5% of premium, less withdrawals accumulated at the non-forfeiture rate.  |              |   |  |              |   |   |              |   |
| Min/Max Premium                       | Minimum Premium: \$20,000 (\$5,000 minimum per strategy)<br>Maximum Premium without prior approval: <b>Age 0-75: \$1,000,000; Age 76-85: \$500,000</b>                                     |              |   |  |              |   |   |              |   |
| Surrender Charge                      | 5 yrs - 8%, 8, 7, 6, 5, 0 (No MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.</u> |              |   | 7 yrs - 8%, 8, 7, 6, 5, 4, 3, 0 (No MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.</u> |              |   | 10 yrs - 9%, 8, 7, 6, 5, 4, 3, 2, 1, .5, 0 (No MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement, up to 25% each year, or waived 100% after 1st year for terminal illness.</u> |              |   |
| Free Withdrawal                       | 10% beginning in year one. Systematic Withdrawals available on Fixed Account Strategy only. Lump Sum on Index Strategies.  |              |   |  |              |   |   |              |   |
| Death Benefit                         | Full Account Value at Death  |              |   |  |              |   |   |              |   |
| Commission                            | 3.25% (Ages 0-80)<br>1.95% (Ages 81-85)  |              |   | 4.50% (Ages 0-80)<br>2.70% (Ages 81-85)  |              |   | 6.50% (Ages 0-75)<br>5.20% (Ages 76-80)   |              |   |

Please Note: Reliance Accumulator business must be submitted electronically (via AnnuityNet/Subscribe, Affirm, or Firelight.)

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| Product  | Keystone Index™-5   |              |   | Keystone Index™-7   |              |   | Keystone Index™-10  |              |   |
|--|---|--------------|---|---|--------------|---|---|--------------|---|
| State Approval   | Available in all states, except: GU & NY (Terminal Illness Rider not available in NJ.)  |              |   |   |              |   |   |              |   |
| Strategies & Rates   | Strategy  | Current Rate | Min Renewal Rate Guarantee <sup>1</sup> | Strategy  | Current Rate | Min Renewal Rate Guarantee <sup>1</sup> | Strategy  | Current Rate | Min Renewal Rate Guarantee <sup>1</sup> |
| Linked to S&P 500*<br><br>Rate lock not available on the Participation Rate Strategy | Ann'l Pt-to-Pt – Cap  | 6.50%        | 1.00%                                   | Ann'l Pt-to-Pt – Cap  | 6.60%        | 1.00%                                   | Ann'l Pt-to-Pt – Cap  | 6.60%        | 1.00%                                   |
|  | Ann'l Pt-to-Pt – Par Rate   | 37.00%       | 10.00%                                  | Ann'l Pt-to-Pt – Par Rate   | 38.00%       | 10.00%                                  | Ann'l Pt-to-Pt – Par Rate   | 38.00%       | 10.00%                                  |
|  | Ann'l Mthly Avg. – Cap  | 6.75%        | 1.00%                                   | Ann'l Mthly Avg. – Cap  | 6.85%        | 1.00%                                   | Ann'l Mthly Avg. – Cap  | 6.85%        | 1.00%                                   |
|  | Fixed Interest Rate   | 3.40%        | 1.00%                                   | Fixed Interest Rate   | 3.40%        | 1.00%                                   | Fixed Interest Rate   | 3.30%        | 1.00%                                   |
| Issue Ages   | Age 0-85  |              |   |   |              |   | Age 0-80  |              |   |
| Minimum Guaranteed Value   | Greater of 100% of premium less withdrawals, accumulated at 1.00%, compounded annually, less surrender charges; or 87.5% of premium less withdrawals, accumulated at 1.00%                                |              |   |   |              |   |   |              |   |
| Min/Max Premium  | Minimum Premium: \$10,000 (\$5,000 minimum per strategy)<br>Maximum Premium without prior approval: <b>Age 0-75: \$1,000,000; Age 76-85: \$500,000</b>  |              |   |   |              |   |   |              |   |
| Surrender Charge   | 5 yrs - 9%, 8, 7, 6, 5, 0 (No MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness.</u> |              |   | 7 yrs - 9%, 8, 7, 6, 5, 4, 3, 0 (No MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness.</u> |              |   | 10 yrs - 9%, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (No MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or waived 100% after 1st year for terminal illness.</u><br><br>Surrender charge reduced for ages 60+ in MN & OR (9%, 8, 7, 6, 5, 4, 3, 2, 1, 0) |              |   |
| Free Withdrawal  | 10% beginning in year one. <u>Systematic Withdrawals</u> available on <u>Fixed Account Strategy</u> only. Lump Sum on Index Strategies.   |              |   |   |              |   |   |              |   |
| Death Benefit  | Full Account Value at Death   |              |   |   |              |   |   |              |   |
| Commission   | 3.25% (Ages 0-80)<br>1.95% (Ages 81-85)   |              |   | 4.50% (Ages 0-80)<br>2.70% (Ages 81-85)   |              |   | 6.00% (Ages 0-80)   |              |   |

<sup>1</sup> The cap, par rate, and interest rate shown above represent the minimum cap, par rate or interest rate that will be declared for each strategy after the first year. These rates do not represent the minimum guaranteed value.

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<sup>4</sup> Rate lock is not available on the S&P 500 Par Rate strategy. However, a rate lock is available on the S&P MARC 5% ER strategy.

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| Product                                       | Current and Guaranteed Rates  |  | Min/Max Premium   | Withdrawal Feature   | Guar. Min. | Surrender Charges  | Issue Ages | States Not Available  | Producer Commission   |
|---|---|--|---|--|------------|--|------------|---|---|
| Eleos - MVA & SP<br>5 Year Surrender Charge   | <b>MVA:</b><br>Years 1-5<br>Min Year 6+   | 3.70%<br>1.00%                                     | Min. Premium:<br>\$10,000<br>Max. Premium:<br>Age 0-75:<br>\$1,000,000<br>Age 76-85:<br>\$500,000<br>(Max without prior approval) | Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.  | 1.00%**    | 5 yrs - 8%, 7, 6, 5, 4, 0<br>Plus or minus MVA first five years (Eleos-MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year (not available in MA).</u>   | 0-85       | <b>Eleos-MVA</b><br>ND, NY, OR, UT, WA<br><b>Eleos-SP</b><br>GU, MO, MT, NY, UT               | 2.50% (Ages 0-75)<br>2.00% (Ages 76-80)<br>1.50% (Ages 81-85) |
| Apollo - MVA & SP<br>Great Rates & Commission | <b>MVA:</b><br>1st Year<br>Base<br>Bonus<br><b>SP:</b><br>1st Year<br>Base<br>Bonus | 5.25%<br>3.25%<br>2.00%<br>5.10%<br>3.10%<br>2.00% | Min. Premium:<br>\$5,000<br>Max. Premium:<br>Age 0-75:<br>\$1,000,000<br>Age 76-85:<br>\$500,000<br>(Max without prior approval)  | Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium. (Cumulative not available in WA.) | 1.00%**    | 7 yrs - 9%, 8, 7, 6, 5, 4, 2, 0*<br>Plus or minus MVA first seven years (Apollo-MVA)<br><u>Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year.</u><br>*Apollo surrender charge reduced for ages 60+ to (8%, 7, 6.5, 5.5, 4.5, 3.5, 2.0) MVA: IA, IL, & KY. SP: IA, IL, KY, NC, WA, & VT | 0-85       | <b>Apollo-MVA</b><br>GU, MD, MN, MT, NY, OR, TX, UT, VT, WA<br><b>Apollo-SP</b><br>GU, MT, NY | 4.00% (Ages 0-75)<br>3.20% (Ages 76-80)<br>2.40% (Ages 81-85) |
| Reliance Guarantee-5                          | Yrs 1-5:<br>Min Years 6+:   | 3.70%<br>1.00%                                     | Min. Premium:<br>\$20,000<br>Max. Premium:<br>Age 0-75:<br>\$1,000,000<br>Age 76-85:<br>\$500,000                                 | Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.  | 1.00%**    | 5 yrs - 9%, 8, 7, 6, 5, 0<br>5 yrs - 8.5%, 8, 7, 6, 5, 0 (CA age 60+)<br>Plus or minus MVA first five years.   | 0-85       | GU, NY  | 2.50% (Ages 0-75)<br>2.00% (Ages 76-80)<br>1.50% (Ages 81-85) |
| Reliance Guarantee-7                          | Yrs 1-7:<br>Min Years 8+:   | 3.70%<br>1.00%                                     |   |  |            | 7 yrs - 9%, 8, 7, 6, 5, 4, 3, 0<br>7 yrs - 8.5%, 7.5, 7, 6, 5, 4, 3, 0 (CA age 60+)<br>Plus or minus MVA first seven years.  |            |   | 3.50% (Ages 0-75)<br>2.80% (Ages 76-80)<br>2.00% (Ages 81-85) |
| Reliance Guarantee-10                         | Yrs 1-10:<br>Min Years 11+:   | 3.55%<br>1.00%                                     |   |  |            | 10 yrs - 9%, 8, 7, 6, 5, 4, 3, 2, 1, .5, 0<br>10 yrs - 8.5%, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 1, 0, 0 (CA age 60+)<br>Plus or minus MVA first ten years.   |            |   | 5.00% (Ages 0-75)<br>4.00% (Ages 76-80)<br>3.00% (Ages 81-85) |

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\*\* Rate set at issue (fixed for the life of the contract). Rate subject to change quarterly.

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