



RETIREMENT SERVICES NEWS

Annuity News

June 01, 2026

Interest Rate Increase!
Effective June 1, 2026 (for fixed products) and June 2, 2026 (for indexed products)

Summary of Changes

- Rates are increasing on all 5-year products.
- 5-Year Fixed rates will increase by 15 basis points.
- 5-Year Indexed rates will increase as follows: 25 basis points on cap rates, 2% on S&P 500 par rates, and 15 basis points on the fixed strategy.

Reminder:

New login process as of May 30. Visit reliancestandardlife.com, and select Agent Login to access the new login page. For help logging in, call our Sales Desk (800) 435-7775 ext. 3696.

Please Note: 45-Day Rate Lock (for rate decreases) does not apply to the Minimum Guaranteed 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)	5.15%	5.00%	+0.15%
Reliance Guarantee 7 MVA (MYGA)	5.20%	5.20%	NC
Reliance Guarantee 10 MVA (MYGA)	5.30%	5.30%	NC
Eleos-MVA (MYGA)	5.15%	5.00%	+0.15%
Eleos-SP (MYGA)	5.00%	4.85%	+0.15%
Apollo-MVA	6.75%/4.75%	6.75%/4.75%	NC
Apollo-SP	6.60%/4.60%	6.60%/4.60%	NC

NC = No Change

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	9.75%	9.50%	+0.25%
Annual Pt-to-Pt Par Rate	56.00%	54.00%	+2.00%
Annual Monthly Avg Cap	10.25%	10.00%	+0.25%
S&P 500® Market Agility 10	100.00%	98.00%	+2.00%
S&P 500® Dynamic Intraday	76.00%	74.00%	+2.00%
Annual Pt-to-Pt Par Rate (Marc 5% ER)	205%	205%	NC
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/225%	1.00%/225%	NC/NC
Nasdaq-100® Intraday Elite Strategy	Not Available	Not Available	Not Available
Fixed Interest Rate	4.85%	4.70%	+0.15%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	10.00%	10.00%	NC
Annual Pt-to-Pt Par Rate	56.00%	56.00%	NC
Annual Monthly Avg Cap	10.50%	10.50%	NC
S&P 500® Market Agility 10	100.00%	100.00%	NC
S&P 500® Dynamic Intraday	76.00%	76.00%	NC
Annual Pt-to-Pt Par Rate (Marc 5% ER)	210%	210%	NC
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/230%	1.00%/230%	NC/NC
Nasdaq-100® Intraday Elite Strategy	Not Available	Not Available	Not Available
Fixed Interest Rate	4.85%	4.85%	NC
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	10.25%	10.25%	NC
Annual Pt-to-Pt Par Rate	58.00%	58.00%	NC
Annual Monthly Avg Cap	10.75%	10.75%	NC
S&P 500® Market Agility 10	102.00%	102.00%	NC
S&P 500® Dynamic Intraday	78.00%	78.00%	NC
Annual Pt-to-Pt Par Rate (Marc 5% ER)	215%	215%	NC
Annual Pt-to-Pt Spread w/Par (Marc 5% ER)	1.00%/235%	1.00%/235%	NC/NC
Nasdaq-100® Intraday Elite Strategy	Not Available	Not Available	Not Available
Fixed Interest Rate	4.90%	4.90%	NC
Keystone-5			
Annual Pt-to-Pt Cap	9.25%	9.00%	+0.25%
Annual Pt-to-Pt Par Rate	54.00%	52.00%	+2.00%
Annual Monthly Avg Cap	9.75%	9.50%	+0.25%
Fixed Interest Rate	4.70%	4.55%	+0.15%
Keystone-7			
Annual Pt-to-Pt Cap	9.50%	9.50%	NC
Annual Pt-to-Pt Par Rate	54.00%	54.00%	NC
Annual Monthly Avg Cap	10.00%	10.00%	NC
Fixed Interest Rate	4.70%	4.70%	NC
Keystone-10			
Annual Pt-to-Pt Cap	10.00%	10.00%	NC
Annual Pt-to-Pt Par Rate	56.00%	56.00%	NC
Annual Monthly Avg Cap	10.50%	10.50%	NC
Fixed Interest Rate	4.80%	4.80%	NC

For more information contact:

Reliance Standard Life Insurance Company
(800) 435-7775, ext 3696

www.reliancestandard.com • annuity.marketing@rsl.com

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