

Nursing Home Care

To access your funds if you are confined to a qualified nursing home or hospital, the annuitant must:

- Be admitted to a qualified nursing facility for at least one day following the end of your first contract year and remain confined to the facility for 90 consecutive days.
- Have been age 74 or younger when your contract was issued.

If you are the annuitant and meet both conditions, you may withdraw up to 25% of your annuity value penalty free in each year that you are confined to a qualified nursing home or hospital.

RELIANCE STANDARD
LIFE INSURANCE COMPANY
A MEMBER OF THE TOKIO MARINE GROUP

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Annuities are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any Governmental Agency.

NO BANK GUARANTEE

NOT A DEPOSIT

MAY LOSE VALUE

This product fact sheet provides a summary of the features of the Apollo-SP, a Single Premium Deferred Annuity Contract. For full details, review the annuity contract. The annuity contract is subject to limitations. Proceeds may be affected if the age and/or sex of the annuitant is misstated at the time of application or if the contract is contested within the first two years after issue. For more details, please contact the company.

Single Premium Deferred Annuity Contract Form #RSL-8331-1203. Waiver of Surrender Charges Rider Form #RSL 8339-0705. Cumulative Withdrawal Rider Form #RSL-8332-0604. Contract Does Not Pay Dividends (Non-Participating.) All guarantees are subject to the claims-paying ability of Reliance Standard. Interest Rates Subject to Change. Rates Current as of 7/12/2023.