

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

September 05, 2023

Indexed Rate Increase! - Effective Tuesday, September 5, 2023

**Please Note:** 45-Day Rate Lock (for rate decreases) does not apply to the Minimum Guarantee 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.

### 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%	5.15%	No Change
Reliance Guarantee 7 MVA (MYGA)	5.15%	5.15%	No Change
Reliance Guarantee 10 MVA (MYGA)	4.85%	4.85%	No Change
Eleos-MVA (MYGA)	5.15%	5.15%	No Change
Eleos-SP (MYGA)	5.00%	5.00%	No Change
Apollo-MVA	6.70%/4.70%	6.70%/4.70%	No Change
Apollo-SP	6.55%/4.55%	6.55%/4.55%	No Change

## Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Reliance Accumulator 5</b>			
Annual Pt-to-Pt Cap	<b>9.00%</b>	8.50%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>55.00%</b>	53.00%	<b>+2.00%</b>
Annual Monthly Avg Cap	<b>9.25%</b>	8.75%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>215%</b>	205%	<b>+10.00%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/235%</b>	1.00%/225%	<b>NC/+10.00%</b>
Fixed Interest Rate	<b>5.00%</b>	4.85%	<b>+0.15%</b>
<b>Reliance Accumulator 7</b>			
Annual Pt-to-Pt Cap	<b>9.00%</b>	8.50%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>55.00%</b>	53.00%	<b>+2.00%</b>
Annual Monthly Avg Cap	<b>9.25%</b>	8.75%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>215%</b>	205%	<b>+10.00%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/235%</b>	1.00%/225%	<b>NC/+10.00%</b>
Fixed Interest Rate	<b>5.00%</b>	4.85%	<b>+0.15%</b>
<b>Reliance Accumulator 10</b>			
Annual Pt-to-Pt Cap	<b>8.50%</b>	8.00%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>53.00%</b>	50.00%	<b>+3.00%</b>
Annual Monthly Avg Cap	<b>8.75%</b>	8.25%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>205%</b>	195%	<b>+10.00%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/225%</b>	1.00%/215%	<b>NC/+10.00%</b>
Fixed Interest Rate	<b>4.60%</b>	4.45%	<b>+0.15%</b>
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>9.00%</b>	8.50%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>55.00%</b>	53.00%	<b>+2.00%</b>
Annual Monthly Avg Cap	<b>9.25%</b>	8.75%	<b>+0.50%</b>
Fixed Interest Rate	<b>5.00%</b>	4.85%	<b>+0.15%</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>9.00%</b>	8.50%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>55.00%</b>	53.00%	<b>+2.00%</b>
Annual Monthly Avg Cap	<b>9.25%</b>	8.75%	<b>+0.50%</b>
Fixed Interest Rate	<b>5.00%</b>	4.85%	<b>+0.15%</b>
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	<b>8.50%</b>	8.00%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>53.00%</b>	50.00%	<b>+3.00%</b>
Annual Monthly Avg Cap	<b>8.75%</b>	8.25%	<b>+0.50%</b>
Fixed Interest Rate	<b>4.60%</b>	4.45%	<b>+0.15%</b>

For more information contact:

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