

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

April 17, 2024

Interest Rate Increase!  
Effective Wednesday, April 17, 2024

**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)	5.25%	5.05%	+0.20%
Reliance Guarantee 7 MVA (MYGA)	5.25%	5.05%	+0.20%
Reliance Guarantee 10 MVA (MYGA)	4.95%	4.75%	+0.20%
Eleos-MVA (MYGA)	5.25%	5.05%	+0.20%
Eleos-SP (MYGA)	5.10%	4.90%	+0.20%
Apollo-MVA	6.80%/4.80%	6.60%/4.60%	+0.20%
Apollo-SP	6.65%/4.65%	6.45%/4.45%	+0.20%

## Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Reliance Accumulator 5</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>215%</b>	215%	<b>No Change</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/235%</b>	1.00%/235%	<b>NC/NC</b>
Fixed Interest Rate	<b>4.90%</b>	4.90%	<b>No Change</b>
<b>Reliance Accumulator 7</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>215%</b>	215%	<b>No Change</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/235%</b>	1.00%/235%	<b>NC/NC</b>
Fixed Interest Rate	<b>4.90%</b>	4.90%	<b>No Change</b>
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Fixed Interest Rate	<b>4.90%</b>	4.90%	<b>No Change</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>11.00%</b>	11.00%	<b>No Change</b>
Annual Pt-to-Pt Par Rate	<b>60.00%</b>	60.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>11.50%</b>	11.50%	<b>No Change</b>
Fixed Interest Rate	<b>4.90%</b>	4.90%	<b>No Change</b>

For more information contact:  
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