Annual Point to Point Participation Rate Index Interest Strategy

An Opportunity for Greater Potential Returns The

Keystone Index™ 5 Annuity | The Reliance Accumulator® 5 Annuity

When it comes to Fixed Indexed Annuities, insurance professionals and their clients have a multitude of index interest crediting strategies and alternative indices to choose from. At Reliance Standard, we try to keep life simple by using one widely recognized equity index, the S&P 500®[1], and simple index interest crediting strategies.

All index interest strategies offer the potential for interest earnings above and beyond that of traditional fixed annuities or other short term fixed income alternatives. Different types of index interest strategies will produce different returns, depending on the performance of the S&P 500®[1] index over each contract year.

The Annual Point to Point Participation Rate strategy offers the potential for greater interest earnings than many other index interest strategies. With the participation rate strategy, the interest earnings for a contract year are equal to the positive change for the S&P 500®[1] index multiplied by a participation rate. With a cap rate strategy, the interest earnings for a contract year are equal to the positive change for the S&P 500®[1], up to the cap rate. During a contract year when the S&P 500®[1] index has a high return, the interest credited will typically be higher using the participation rate strategy than it would be using a cap rate strategy.

The chart to the right shows the historical performance of the participation rate and cap rate annual point to point index interest strategies using Reliance Standard's current participation rate and cap rate. As shown in the chart, the participation rate strategy would have provided a competitive return over the last 5, 10, 15 and 20 year periods and illustrates the greater interest earnings the participation rate strategy would have earned.

Projection of Values for $100,000 Single Premium - January 1, 1995

Year Ending	S&P 500[1] Index Annual Return	Participation Rate: 50.00%		Cap Rate: 9.50%	
		Index Interest	Annuity Value	Index Interest	Annuity Value
12/31/1995	34.11%	17.06%	$117,055	9.50%	$109,500
12/31/1996	20.26%	10.13%	$128,915	9.50%	$119,903
12/31/1997	31.01%	15.50%	$148,902	9.50%	$131,293
12/31/1998	26.67%	13.33%	$168,757	9.50%	$143,766
12/31/1999	19.53%	9.76%	$185,233	9.50%	$157,424
12/31/2000	-10.14%	0.00%	$185,233	0.00%	$157,424
12/31/2001	-13.04%	0.00%	$185,233	0.00%	$157,424
12/31/2002	-23.37%	0.00%	$185,233	0.00%	$157,424
12/31/2003	26.38%	13.19%	$209,666	9.50%	$172,379
12/31/2004	8.99%	4.50%	$219,094	8.99%	$187,882
12/31/2005	3.00%	1.50%	$222,381	3.00%	$193,520
12/31/2006	13.62%	6.81%	$237,525	9.50%	$211,905
12/31/2007	3.53%	1.76%	$241,717	3.53%	$219,384
12/31/2008	-38.49%	0.00%	$241,717	0.00%	$219,384
12/31/2009	23.45%	11.73%	$270,063	9.50%	$240,226
12/31/2010	12.78%	6.39%	$287,324	9.50%	$263,047
12/31/2011	0.00%	0.00%	$287,324	0.00%	$263,047
12/31/2012	13.41%	6.70%	$306,583	9.50%	$288,037
12/31/2013	29.60%	14.80%	$351,959	9.50%	$315,400
12/31/2014	11.39%	5.70%	$372,004	9.50%	$345,363
12/31/2015	-0.73%	0.00%	$372,004	0.00%	$345,363
12/31/2016	9.54%	4.77%	$389,739	9.50%	$378,172
12/31/2017	19.42%	9.71%	$427,583	9.50%	$414,099
12/31/2018	-6.24%	0.00%	$427,583	0.00%	$414,099
12/31/2019	28.88%	14.44%	$489,322	9.50%	$453,438
12/31/2020	16.26%	8.13%	$529,101	9.50%	$496,515
12/31/2021	26.89%	13.45%	$600,246	9.50%	$543,684
12/31/2022	-19.44%	0.00%	$600,246	0.00%	$543,684
12/31/2023	24.23%	12.12%	$672,967	9.50%	$595,334

Compound Annual Return

Year Ending	Participation Rate: 50.00% Index Interest	Cap Rate: 9.50% Index Interest
Last 5 Years	9.50%	7.53%
Last 10 Years	6.70%	6.56%
Last 15 Years	7.06%	6.88%
Last 20 Years	6.00%	6.39%

As with any historical illustration, past performance does not indicate or provide any guarantee or assurance of future results. Economic conditions and financial market performance can and do vary significantly over time. While the participation and cap rates utilized in this illustration consist of Reliance Standard's current rates, they do not represent the rates that were actually in effect during the period illustrated. Reliance Standard has the right to adjust participation and cap rates on an annual basis; accordingly, there is no guarantee that the rates utilized in the illustration will apply in future periods. Rates current as of 10/02/24 and are subject to change.

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NO BANK GUARANTEE	NOT A DEPOSIT	MAY LOSE VALUE

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