

Ownership Requirement

The owner must also be the annuitant, except in instances where a non-natural entity, such as a trust, is named as the owner. Joint owners must also be joint annuitants.

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.

Death Benefit

Your annuity contract's death benefit is payable to your beneficiary(ies) upon your death. Your policy's death benefit will be equal to the annuity's value.

Individual Retirement Annuity

You may rollover or transfer funds from IRAs or qualified pension or profit sharing plans into the Eleos-MVA contract. For more information, please consult our Traditional IRA or Roth IRA Disclosure Statements for a complete explanation of the options and distribution requirements of each.

RELIANCE STANDARD
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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 Eleos-MVA, a Single Premium Deferred Annuity Contract with Market Value Adjustment. 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 with Market Value Adjustment Form #RSL-8336-1004. Waiver of Market Value Adjustment and Surrender Charges Rider Policy Form #RSL-8338-1004, RSL-9200-0904. 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.