

Single Premium Deferred Equity Index Annuity

A premium choice for long-term planners seeking enhanced financial security and maximum growth potential.

✓ **Principal Protection**
100% of premium protected from index losses

✓ **% Tax-Deferred Growth**
Accumulation of wealth with tax-advantaged growth



Available Interest Strategies

Clients choose from multiple index strategies to diversify the accumulation potential for retirement savings.

Index	Type	Volatility Target	Method	Current Rate ¹	Guaranteed Rate
S&P 500®	Equity	N/A	Annual Point-to-Point Capped	10.25%	1.00%
			Annual Point-to-Point Participation Rate	54.00%	10.00%
			Annual Monthly Average Capped	10.75%	1.00%
S&P MARC 5% ER	Multi Asset (Equity, Fixed Income & Commodity)	5.00%	Annual Point-to-Point Participation Rate	215.00%	40.00%
			Annual Point-to-Point Spread w/ Par ²	1.00/235.00%	4.50%/100.00%
Nasdaq-100 Intraday Elite™	Equity	15.00%	Annual Point-to-Point Participation Rate	Not Available	Not Available
S&P 500® Dynamic Intraday	Equity	15.00%	Annual Point-to-Point Participation Rate	74%	15%
S&P 500® Market Agility	Multi Asset (Equity & Fixed Income)	10.00%	Annual Point-to-Point Participation Rate	98%	20%
Annual Fixed Rate	N/A	N/A	Fixed Interest Rate	4.70%	1.00%

Effective April 2, 2026

QUICK FACTS

- The Owner must be an annuitant except for a non-natural entity
- Joint Owners must be joint annuitants

Issue Ages
0 to 80

Minimum Premium
\$20,000

Maximum Premium
\$1,000,000 (Age 0-75)
\$500,000 (Age 76-80)

- Premiums over thresholds above require prior approval

¹The Index Interest Rate Cap, Participation Rate, and Fixed Interest Rate are guaranteed for the first Contract Year; thereafter, Reliance Standard will declare rates each subsequent Contract Year. The Cap, Participation, and Fixed Interest rates for subsequent years will be equal to or greater than the guaranteed rate shown.

²Spread rate is guaranteed for the first Contract Year; thereafter, Reliance Standard will declare spread rates each subsequent Contract Year. Spread rate shown in the guaranteed column is the maximum that may be declared during the life of the Contract.

Minimum Contract Value	100% of premium paid, less withdrawals and early withdrawal penalties (see Surrender Charge section below), or if greater, 87.5% of premium accumulated, less withdrawals, at non-forfeiture rate. ³																								
Reallocation Options	Owner may reallocate a minimum of \$5,000 per strategy on each Contract Anniversary with notice prior to the Contract anniversary date. \$5,000 must remain in any one strategy. Reallocation is subject to available strategies at that time. ⁴																								
Surrender Charges for Early Withdrawal	<p>If Owner withdraws more than the penalty-free amount in any of the first 10 years of the contract, the excess withdrawals will be subject to surrender charges (see chart).</p> <table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Surrender Charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0.50%</td> <td>0%</td> </tr> </tbody> </table> <p style="text-align: right;">Reduced for ages 60+ in CA (9%, 8, 7, 6, 5, 4, 3, 2, 1, 0)</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.50%	0%
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.50%	0%														
Penalty-free Access	Up to 10% penalty-free lump sum/periodic withdrawals available 30 days after the issue date. ⁵																								
Traditional & Roth IRA	Owner may transfer or roll over funds from IRAs or qualified pension plans. No additional tax advantages beyond standard IRA benefits.																								
Death Benefit	Upon Annuitant's death, the beneficiary will receive the greater of the annuity value or minimum contract value. Benefit passes directly without probate delays.																								
Optional Enhanced Death Benefit⁶	<p>For an additional annual fee of 0.40%, this exclusive feature builds a lasting legacy with guaranteed protection for all of your client's beneficiaries against market uncertainty.</p> <ul style="list-style-type: none"> Offers flexible withdrawal options for Required Minimum Distributions⁷ and benefits for spousal beneficiaries.⁸ This benefit transforms your client's legacy planning with dependable 8% simple interest growth throughout the Contract for up to 13 years. <p>Enhanced Death Benefit example based on \$100,000 initial premium with individual ownership and no withdrawals. At start of:</p> <table border="1"> <thead> <tr> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> </tr> </thead> <tbody> <tr> <td>\$108,000</td> <td>\$116,000</td> <td>\$124,000</td> </tr> <tr> <td>Legacy begins growing</td> <td>Protection grows stronger</td> <td>Continued guaranteed increases</td> </tr> </tbody> </table> <p>Any withdrawals will reduce the death benefit amount according to the withdrawal rules described in the contract.⁷</p>	Year 2	Year 3	Year 4	\$108,000	\$116,000	\$124,000	Legacy begins growing	Protection grows stronger	Continued guaranteed increases															
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\$108,000	\$116,000	\$124,000																							
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Nursing Care Benefit	25% penalty-free annual withdrawals. ⁹																								
Terminal Illness Benefit	Full access after first year. ¹⁰																								

³The minimum contract value will be reduced by any applicable premium tax.

⁴Available strategies may change over time. Minimum and maximum allocation requirements apply.

⁵Withdrawals may be subject to federal/state income tax and, if taken before age 59 1/2, an additional 10% federal penalty tax. Systematic withdrawals may only be scheduled on the Contract Anniversary.

⁶Available only at contract issue for individual owners who are also the annuitant, age 75 and younger. Not available for joint owners, joint annuitants, or corporate/trust ownership. Not available in all states; benefits may vary by state.

⁷Required Minimum Distributions reduce the benefit dollar-for-dollar; other withdrawals result in proportional reductions.

⁸If spouse is named as sole primary beneficiary, they may have the option to continue Contract including any Enhanced Death Benefit payment amount.

⁹Annuitant must be admitted to a qualified nursing facility after Contract issue date and remain confined for 90 consecutive days. Available to Owner for annuitants ages 74 and younger. In CA, FL, ND & SD the 90 consecutive day confinement must start after the first Contract Year.

¹⁰Available after first Contract Year upon annuitant's diagnosis by qualified physician after Contract date. Terminal illness is a condition reasonably expected to result in death within twelve months.

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 fact sheet provides a summary of the features of the Reliance Accumulator® Index Annuity, a Single Premium Deferred Equity Index Annuity Contract. It does not modify the terms of this Contract. The S&P 500® Market Agility 10 TCA 0.5% Decrement & the S&P 500® Dynamic Intraday TCA are available in all states except CA. The Nasdaq-100® Intraday Elite 15% is not currently available (pending regulatory approval). The Annuity Contract is subject to limitations. Interest rates are declared each year and may exceed the minimum guaranteed rate. Guarantees are backed by the financial strength and claims paying ability of Reliance Standard. For more details, contact Reliance Standard.

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Focus on the Future with Financial Strength You Can Rely On

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