The Eleos®-SP Fixed Annuity

A Smart Choice for Safety Conscious Individuals Seeking Financial Security

Eleos®-SP

Single Premium Deferred Annuity
(May not be available in all states.)

Interest Rates

Guaranteed Rate Years 1-5	Minimum Guarantee Years 6+
5.20%	3.00%

Penalty-free Access

You can withdraw up to 10% of the premium paid in the first contract year, and after the first year, up to 10% of the annuity value each year with no early withdrawal charges. Withdrawals may be taken either as a lump sum or spread throughout the Contract Year. No more than one Penalty Free Withdrawal request may be made during any Contract Year. The amount of each request must be at least $500.

Early Withdrawals

Should you decide to withdraw more than the penalty-free amount allowed during the first five years of your contract, your annuity will be subject to surrender penalties.

Surrender Penalties

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
8%	7%	6%	5%	4%	0%

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.

Issue Ages:
Age 0 to 85

Minimum Premium:
$10,000

Maximum Premium:

Age 0-75 $1,000,000
Age 76-85 $500,000
(premium over thresholds above require prior approval.)

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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.

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-SP 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.

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Home Office: Schaumburg, Illinois

Administrative Office: 1700 Market St. Suite 1200
Philadelphia, Pennsylvania 19103 • (800) 435.7775

www.reliancestandardlife.com

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-SP, a Single Premium Deferred Annuity Contract. 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 Form #RSL-8337-1004. Waiver of Surrender Charges Rider Policy Form # RSL-8339-0705, RSL-9206-0904. 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 7/24/2026.