

Annuities

A Smart Choice for Safety
Conscious Individuals

Annuity News

April 19, 2022

Interest Rate Increase! - Effective Tuesday, April 19, 2022

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)	3.50%	3.00%	+0.50%
Reliance Guarantee 7 (MVA)	3.50%	3.00%	+0.50%
Reliance Guarantee 10 (MVA)	3.35%	2.85%	+0.50%
Eleos-MVA	3.50%	3.00%	+0.50%
Eleos-SP	3.35%	2.85%	+0.50%
Apollo-MVA	5.05%/3.05%	4.55%/2.55%	+0.50%
Apollo-SP	4.90%/2.90%	4.40%/2.40%	+0.50%

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Reliance Accumulator 5			
Annual Pt-to-Pt Cap	6.00%	5.10%	+0.90%
Annual Pt-to-Pt Par Rate	37.00%	34.00%	+3.00%
Annual Monthly Avg Cap	6.25%	5.35%	+0.90%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	130%	110%	+20.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/150%	1.00%/130%	NC/+20.00%
Fixed Interest Rate	3.20%	2.70%	+0.50%
Reliance Accumulator 7			
Annual Pt-to-Pt Cap	6.10%	5.25%	+0.85%
Annual Pt-to-Pt Par Rate	38.00%	35.00%	+3.00%
Annual Monthly Avg Cap	6.35%	5.50%	+0.85%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	135%	115%	+20.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/155%	1.00%/135%	NC/+20.00%
Fixed Interest Rate	3.20%	2.70%	+0.50%
Reliance Accumulator 10			
Annual Pt-to-Pt Cap	6.10%	5.25%	+0.85%
Annual Pt-to-Pt Par Rate	38.00%	35.00%	+3.00%
Annual Monthly Avg Cap	6.35%	5.50%	+0.85%
Annual Pt-to-Pt Par Rate (MARC 5% ER)	135%	115%	+20.00%
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	1.00%/155%	1.00%/135%	NC/+20.00%
Fixed Interest Rate	3.10%	2.60%	+0.50%
Keystone-5			
Annual Pt-to-Pt Cap	6.00%	5.10%	+0.90%
Annual Pt-to-Pt Par Rate	37.00%	34.00%	+3.00%
Annual Monthly Avg Cap	6.25%	5.35%	+0.90%
Fixed Interest Rate	3.20%	2.70%	+0.50%
Keystone-7			
Annual Pt-to-Pt Cap	6.10%	5.25%	+0.85%
Annual Pt-to-Pt Par Rate	38.00%	35.00%	+3.00%
Annual Monthly Avg Cap	6.35%	5.50%	+0.85%
Fixed Interest Rate	3.20%	2.70%	+0.50%
Keystone-10			
Annual Pt-to-Pt Cap	6.10%	5.25%	+0.85%
Annual Pt-to-Pt Par Rate	38.00%	35.00%	+3.00%
Annual Monthly Avg Cap	6.35%	5.50%	+0.85%
Fixed Interest Rate	3.10%	2.60%	+0.50%

For more information contact:
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