

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

June 16, 2022

Interest Rate Increase! - Effective Thursday, June 16, 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 (MYGA)	<b>4.05%</b>	3.85%	<b>+0.20%</b>
Reliance Guarantee 7 MVA (MYGA)	<b>4.05%</b>	3.85%	<b>+0.20%</b>
Reliance Guarantee 10 MVA (MYGA)	<b>3.90%</b>	3.70%	<b>+0.20%</b>
Eleos-MVA (MYGA)	<b>4.05%</b>	3.85%	<b>+0.20%</b>
Eleos-SP (MYGA)	<b>3.90%</b>	3.70%	<b>+0.20%</b>
Apollo-MVA	<b>5.60%/3.60%</b>	5.40%/3.40%	<b>+0.20%</b>
Apollo-SP	<b>5.45%/3.45%</b>	5.25%/3.25%	<b>+0.20%</b>

## Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Reliance Accumulator 5</b>			
Annual Pt-to-Pt Cap	<b>7.00%</b>	6.50%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>37.00%</b>	37.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>7.25%</b>	6.75%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>145%</b>	135%	<b>+10%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/165%</b>	1.00%/155%	<b>NC/+10%</b>
Fixed Interest Rate	<b>3.75%</b>	3.40%	<b>+0.35%</b>
<b>Reliance Accumulator 7</b>			
Annual Pt-to-Pt Cap	<b>7.15%</b>	6.60%	<b>+0.55%</b>
Annual Pt-to-Pt Par Rate	<b>38.00%</b>	38.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>7.40%</b>	6.85%	<b>+0.55%</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>150%</b>	140%	<b>+10%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/170%</b>	1.00%/160%	<b>NC/+10%</b>
Fixed Interest Rate	<b>3.75%</b>	3.40%	<b>+0.35%</b>
<b>Reliance Accumulator 10</b>			
Annual Pt-to-Pt Cap	<b>7.15%</b>	6.60%	<b>+0.55%</b>
Annual Pt-to-Pt Par Rate	<b>38.00%</b>	38.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>7.40%</b>	6.85%	<b>+0.55%</b>
Annual Pt-to-Pt Par Rate (MARC 5% ER)	<b>150%</b>	140%	<b>+10%</b>
Annual Pt-to-Pt Spread w/Par (MARC 5% ER)	<b>1.00%/170%</b>	1.00%/160%	<b>NC/+10%</b>
Fixed Interest Rate	<b>3.65%</b>	3.30%	<b>+0.35%</b>
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>7.00%</b>	6.50%	<b>+0.50%</b>
Annual Pt-to-Pt Par Rate	<b>37.00%</b>	37.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>7.25%</b>	6.75%	<b>+0.50%</b>
Fixed Interest Rate	<b>3.75%</b>	3.40%	<b>+0.35%</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>7.15%</b>	6.60%	<b>+0.55%</b>
Annual Pt-to-Pt Par Rate	<b>38.00%</b>	38.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>7.40%</b>	6.85%	<b>+0.55%</b>
Fixed Interest Rate	<b>3.75%</b>	3.40%	<b>+0.35%</b>
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	<b>7.15%</b>	6.60%	<b>+0.55%</b>
Annual Pt-to-Pt Par Rate	<b>38.00%</b>	38.00%	<b>No Change</b>
Annual Monthly Avg Cap	<b>7.40%</b>	6.85%	<b>+0.55%</b>
Fixed Interest Rate	<b>3.65%</b>	3.30%	<b>+0.35%</b>

For more information contact:

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