The Reliance Guarantee® 10 Year Fixed Annuity

A smart choice for safety conscious individuals seeking financial security and growth

The Reliance Guarantee® 10 year fixed annuity

A single premium, tax deferred fixed annuity issued by Reliance Standard. Available for non-qualified, Traditional IRA, Roth IRA, SEP-IRA and Pension Trusts.

Guaranteed base interest rate years 1-10	Minimum guaranteed years 11+
5.30%	3.00%

Interest rate and interest rate guarantee periods

The interest rate credited to your annuity is guaranteed for 10 years from the date of issue. Interest rates for new deposits are subject to change so ask your agent to confirm the current interest rates for the Reliance Guarantee annuity. Reliance Guarantee annuity contracts are issued each business day and begin earning interest on the Date of Issue which is the date the premium is received by Reliance Standard. If more than one premium payment is involved and in situations where multiple transfers and/or exchanges and cash are combined into one contract, the Date of Issue will be the date that the funds from the last source are received.

Early withdrawal penalties

Should you decide to withdraw more than the Penalty-free amount allowed during the first 10 years of your contract, your annuity value will be subject to early withdrawal penalties (Early Withdrawal Penalties include a market value adjustment and surrender charges).

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/scheduled throughout the contract year. The minimum withdrawal amounts are: Unscheduled Check - $500, Scheduled Check - $250, and Scheduled EFT - $100.

Surrender charges

There are no initial sales charges or fees, 100% of your premium earns interest from the date of issue of the annuity contract. The Surrender Charge Schedule for the Reliance Guarantee 10 is shown below:

Contract year	1	2	3	4	5	6	7	8	9	10	11
Surrender charge[1]	8.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	0.50%	0.00%

Market value adjustment (MVA)

A market value adjustment occurs when you make early withdrawals from your annuity exceeding the penalty-free amount or request a full surrender of your annuity within the first 10 years of your contract (the MVA period). A market value adjustment increases or decreases your annuity value based on the difference between current base interest rates for the same interest guarantee period and the current base interest rate in effect when your annuity contract was issued. If current interest rates for the same guarantee period are more than 0.5%[2] lower than the base interest rate of your contract, your annuity value will receive a positive adjustment. If current base interest rates are less than 0.50%[2] lower or are higher than the current base interest rate, your annuity value will receive a negative adjustment.

[1] Surrender Penalties 8.0%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 1%, 0% for Issue Ages 60+ in CA.

[2] In Florida, if current interest rates are lower than the base interest rate of your contract, your annuity value will receive a positive adjustment should you decide to make an early withdrawal where the market value adjustment applies.

RELIANCE STANDARD
LIFE INSURANCE COMPANY
A MEMBER OF THE TOKIO MARINE GROUP

Market value adjustment (Continued)

However, your annuity value will never be less than the premium you paid, less any withdrawals, accumulated at the minimum guaranteed interest rate,[3] less surrender charges.[3] Please refer to the annuity contract for more complete details regarding the Market Value Adjustment.

Nursing home care waiver

To access your funds if the annuitant is confined to a qualified nursing home or hospital, the annuitant must:

- Be admitted to a qualified nursing facility after the contract issue date and remain confined to the qualified facility for 90 consecutive days.[4]
- The annuitant must have been age 74 or younger when your contract was issued.

If both of the conditions above are met, after the first year, the owner may withdraw up to 25% of the annuity value penalty-free each year that the annuitant remains confined to a qualified nursing home or hospital.

Issue ages: Age 0 to 85

Minimum premium: $20,000

Maximum premium:

Age 0-75 $1,000,000

Age 76-85 $500,000

(Premium over thresholds above require prior approval)

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. If there are joint owners, they must be natural persons and they 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 on the date of death.

End of guarantee period options

At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of one year at the then-current renewal interest rates and will no longer be subject to an MVA or Surrender Charges. Renewal interest rates will not be less than the Minimum Guaranteed Interest Rate (MGIR).

Individual retirement annuity

You may roll over or transfer funds from IRAs or qualified pension or profit-sharing plans into the Reliance Guarantee 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.

[3] In California, the MVA is subject to a further limitation; please review the contract for complete information.

[4] In CA, DE, FL, ND & SD the 90 consecutive day confinement must start after the first contract year.

RELIANCE STANDARD
LIFE INSURANCE COMPANY
A MEMBER OF THE TOKIO MARINE GROUP

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 Reliance Guarantee® 10: 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 #: ICC19-RSL-8374, RSL-8374-0119-CA, LRS-8374-0119-DE, RSL-8374-0118-FL, RSL-8374-0119-ND, RSL-8374-0119-SD. Waiver of Market Value Adjustment and Surrender Charges Rider Policy Form #: ICC19-RSL-8338-1004, RSL-8338-1004, RSL-8338-1004-CA. 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 5/5/2026.