Keystone Index Annuity 10-Year

Product

Company	**Reliance Standard Life Insurance Company**
A.M Best Rating	A++
Standard and Poor's Rating	A+
Product Type	Fixed Indexed
Primary Product Objective	Accumulation
Product	**Keystone Index Annuity 10-Year** (SPDA)
Policy Form Number	RSL-8344-0107
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Independent
Product Launch Date	10/1/2007
Bonus	N/A
Surrender Charge	**10 Years** 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A

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Company	Reliance Standard Life Insurance Company
Product	**Keystone Index Annuity 10-Year** (SPDA)
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Greater Of:** 100.00% @ 1.00% **OR** 87.50% @ 2.65%
Strategies / Subaccounts Offered	3 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	5.15%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value immediately Must leave $5,000 in account
Death Benefit	**Greater of:** Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
Issue Ages	0 - 80
Minimum Initial Premiums	Q/NQ $10,000
Minimum Subsequent Premium	N/A

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Product	**Keystone Index Annuity 10-Year** (SPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	**Variations Approved In:** NJ **States Not Approved In:** NY
Street Level Compensation	**YEAR ONE** **Ages 0 - 80** A. 6.00% B. 3.50% & 0.45% trail
Data thought to be current as of:	9/16/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

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Rates Effective September 16, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Reliance Standard Life Insurance Company	**Keystone Index Annuity 10-Year** (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	10.75% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	62.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			S&P 500	Annual	Monthly Averaging	100.00%	11.25% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
Current Fixed Account Rate(s)		5.15%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		N/A									

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