



Keystone Index Annuity 5-Year Product

Company	Reliance Standard Life Insurance Company Delphi Financial Group/Tokio Marine
A.M Best Rating	A++
Standard and Poor's Rating	A+
Product Type	Fixed Indexed
Product	Keystone Index Annuity 5-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	5 Years 9.00, 8.00, 7.00, 6.00, 5.00, 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



Company	Reliance Standard Life Insurance Company Delphi Financial Group/Tokio Marine
Product	Keystone Index Annuity 5-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)	4.35%
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 - 85
Minimum Initial Premiums	Q/NQ \$10,000



Company	Reliance Standard Life Insurance Company Delphi Financial Group/Tokio Marine
Product	Keystone Index Annuity 5-Year (SPDA)
Minimum Subsequent Premium	N/A
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. 3.25% B. 1.75% & 0.27% trail Ages 81 - 85 A. 1.95% B. 1.05% & 0.1620% trail
Data thought to be current as of:	4/2/2026



Keystone Index Annuity 5-Year

Product

Company	Reliance Standard Life Insurance Company Delphi Financial Group/Tokio Marine
Product	Keystone Index Annuity 5-Year (SPDA)

* 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.



Keystone Index Annuity 5-Year

Indexed Strategies

Rates Effective April 2, 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 Delphi Financial Group/Tokio Marine	Keystone Index Annuity 5-Year (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	9.00% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	48.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			S&P 500	Annual	Monthly Averaging	100.00%	9.50% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
Current Fixed Account Rate(s)		4.35%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		N/A									