



Keystone Index Annuity 5-Year Product

Company	Reliance Standard Life Insurance Company
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
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Greater Of: 100.00% @ 1.00% OR 87.50% @ 2.65%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Company	Reliance Standard Life Insurance Company
Product	Keystone Index Annuity 5-Year (SPDA)
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)	4.70%
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
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A



Keystone Index Annuity 5-Year Product

Company	Reliance Standard Life Insurance Company
Product	Keystone Index Annuity 5-Year (SPDA)
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:	6/2/2026

* 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.



Rates Effective June 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	Keystone Index Annuity 5-Year (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	9.25% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	54.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			S&P 500	Annual	Monthly Averaging	100.00%	9.75% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
Current Fixed Account Rate(s)		4.70%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		N/A									