Company	**Reliance Standard Life Insurance Company**
A.M Best Rating	A++
Standard and Poor's Rating	A+
Product Type	Traditional Fixed
Primary Product Objective	Accumulation
Product	**Apollo-MVA** (SPDA)
Policy Form Number	RSL-8329-1203, RSL-8330-0304
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Independent
Product Launch Date	N/A
Bonus	**2.00%** On all premiums during first year **Interest Rate Bonus, not Premium Bonus**
Surrender Charge	**7 Years** 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 2.00, 0.00% +/- Market Value Adjustment (MVA)
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

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Company	Reliance Standard Life Insurance Company
Product	**Apollo-MVA** (SPDA)
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**3.00%** Guaranteed Annual Return
Strategies / Subaccounts Offered	0 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)	7.45%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Due to first-year interest bonus, rate above will be reduced by 2.00% in years two+
Penalty-Free Withdrawals	10% of Premiums Paid year 1 10% of Account Value years 2+ Cumulative to a maximum of 30%
Death Benefit	**Annuitant** Full Account Value **Owner** Cash Surrender Value
Surrender Charge Waivers Available	Nursing Home
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
Issue Ages	0 - 85

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Company	Reliance Standard Life Insurance Company
Product	**Apollo-MVA** (SPDA)
Minimum Initial Premiums	Q/NQ $5,000
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	4% annuitization bonus will be credited if contract is annuitized for a minimum ten-year period after fifth contract anniversary
State Approvals	**States Not Approved In:** IN, MD, MN, MT, NJ, NY, OR, PA, TX, UT, VT, WA

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Company	Reliance Standard Life Insurance Company
Product	**Apollo-MVA** (SPDA)
Street Level Compensation	**YEAR ONE** **Ages 0 - 75** A. 4.00% B. 2.00% & 0.36% trail **Ages 76 - 80** A. 3.20% B. 1.60% & 0.2880% trail **Ages 81 - 85** A. 2.40% B. 1.20% & 0.2160% trail
Data thought to be current as of:	9/28/2026

* 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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