

**SINGLE PREMIUM DEFERRED EQUITY INDEX ANNUITY**

# Reliance Accumulator<sup>®</sup> 10

## Focus on Your Future with Financial Strength You Can Rely On

A premium choice for long-term planners seeking enhanced financial security and maximum growth potential.



**Principal Protection**  
100% of premium protected from market losses



**Tax-Deferred Growth**  
Accumulate wealth with tax-advantaged growth



**10-Year Term**  
Maximum growth potential and longest commitment

### Available Interest Strategies

Choose from multiple strategies to diversify your retirement savings

#### Annual Point-to-Point — Capped

Interest credited based on percentage change in Index for the Contract Year, subject to Index Interest Rate Cap and minimum floor of 0% when change is negative.\*



#### Annual Point-to-Point — Participation Rate

Interest credited based on percentage (Participation Rate) of change in Index for the Contract Year, with minimum floor of 0% when the change is negative.\*



#### Annual Monthly Average — Capped

Interest credited based on Monthly Average Index Value, subject to an Index Interest Rate Cap and minimum floor of 0% when the change is negative.\*



#### Annual Fixed Rate

Annual compound interest credited at stated rate for each Contract Year. Initial interest rate will be guaranteed for first Contract Year.\*



#### Annual Point-to-Point — Participation Rate

Interest credited based on percentage (Participation Rate) of the change in Index with a minimum floor of 0% when the change is negative.\*



#### Annual Point-to-Point — Spread Rate

Interest credited based on percentage (Participation Rate) of change in Index, less Spread rate for such year and minimum floor of 0% when the change is negative or less than spread rate.



\*The Index Interest Rate Cap, Participation Rate, and Fixed Interest Rate are guaranteed for the first Contract Year; thereafter, Reliance Standard will declare rates each subsequent Contract Year. The Cap, Participation, and Fixed Interest rates shown will never be below the minimum guarantee.

† Spread rate is guaranteed for the first Contract Year; thereafter, Reliance Standard will declare rates each year for subsequent Contract Year. Spread rate shown is maximum that may be declared during the life of the Contract.

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## Quick Facts

Owner must be annuitant except for non-natural entity. Joint owners must be joint annuitants.

Issue Ages

**0 to 80**

Minimum Premium

**\$20,000**

Maximum Premium

**\$1,000,000 (Age 0-75)**

**\$500,000 (Age 76-85)**

Premium over thresholds above require prior approval.

## Who is Reliance Accumulator® 10 for?

- Pre-retirees seeking maximum growth potential with longest commitment
- Individuals wanting highest potential interest crediting options
- Savers willing to lock in for a decade for premium returns
- Legacy planners maximizing growth over a 10-year timeframe

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## Contract Values

**Minimum Value:** 100% of premium paid, less withdrawals and early withdrawal penalties (see Surrender Charge section below), or if greater, 87.5% of premium accumulated, less withdrawals, at non-forfeiture rate.<sup>1</sup>

**Reallocation Options:** You may reallocate a minimum of \$5,000 per strategy on each Contract Year with two weeks notice prior to Contract anniversary date. \$5,000 must remain in any one strategy. Reallocation subject to available strategies at that time.<sup>2</sup>



### Penalty-free Access

Up to 10% penalty-free lump sum/periodic withdrawals<sup>3</sup>



### Nursing Care Benefit

25% penalty-free withdrawals<sup>4</sup>



### Terminal Illness Benefit

Full access after first year<sup>5</sup>

## Surrender Charges for Early Withdrawal

If you decide to withdraw more than the penalty-free amount allowed in any of the first ten years of contract, amount in excess of penalty-free will be subject to surrender charges (see chart on the right).

Contract Year

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+

Surrender Charge

9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | .5% | 0%

Surrender charges may vary by state. CA rates may differ for ages 60+.

## Traditional & Roth IRA

You may transfer or roll over funds from IRAs or qualified pension plans. No additional tax advantages beyond standard IRA benefits. IRAs and other qualified plans already provide tax-deferred status. Consider purchasing only if one or more features of annuity (e.g. minimum guarantees, death benefits, life income options) are of value to you.<sup>6</sup>

## Death Benefit

Upon your death, your beneficiary will receive the greater of your annuity value or minimum contract value. Benefit passes directly without probate delays in this order: surviving joint owner; named primary beneficiary(ies); named contingent beneficiary(ies); owner's estate.

## Optional Enhanced Death Benefit ★

For an additional fee of 0.40% annually, this exclusive feature builds a lasting legacy with guaranteed protection for your beneficiary(ies) against market uncertainty. Offers flexible withdrawal options for Required Minimum Distributions<sup>7</sup> and benefits for spousal beneficiaries.<sup>8</sup> This transforms your legacy planning with dependable 8% simple interest growth throughout the Contract for up to 13 years.

Enhanced Death Benefit example based on \$100,000 initial premium with individual ownership at start of:

**Year 2: \$108,000** Your legacy begins growing  
**Year 3: \$116,000** Protection grows stronger  
**Year 4: \$124,000** Continued guaranteed increases

Example assumes no withdrawals. Any withdrawals will reduce the death benefit amount according to the withdrawal rules described in the contract.

1. The minimum guaranteed value will be reduced by any applicable premium tax. Ask your agent for complete details on how the minimum value is calculated and maintained.
2. Available strategies may change over time. Minimum and maximum allocation requirements apply. In either case, the minimum guaranteed value will be reduced by any applicable tax.
3. Withdrawals may be subject to federal/state income tax and, if taken before age 59 1/2, an additional 10% federal penalty tax. Systematic withdrawals may only be taken from the Fixed Interest Strategy.
4. Annuitant must be admitted to a qualified nursing facility after Contract issue date and remain confined for 90 consecutive days. Available to Owner for annuitants ages 74 and younger. In CA, FL, ND & SD the 90 consecutive day confinement must start after the first Contract Year.
5. Available after first Contract Year upon annuitant's diagnosis by qualified physician after Contract date. Terminal illness is a condition reasonably expected to result in death within twelve months.
6. For more information, consult your tax advisor.
7. Available only at contract issue for individual owners who are also the annuitant, age 75 and younger. Required Minimum Distributions reduce the benefit dollar-for-dollar; other withdrawals result in proportional reductions. Not available for joint owners, joint annuitants, or corporate/trust ownership. Not available in all states; benefits may vary by state.
8. If spouse is named as sole primary beneficiary, they may have the option to continue Contract including any Enhanced Death Benefit payment amount.

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 may not be available in all states. This fact sheet provides a summary of the features of the Reliance Accumulator® Index Annuity, a Single Premium Deferred Equity Index Annuity Contract. It does not modify the terms of this Contract. The Annuity Contract is subject to limitations. Interest rates are declared each year and may exceed the minimum guaranteed rate. For more details, contact Reliance Standard.

Single Premium Deferred Equity Index Annuity Contract. Policy Form # RSL-8344-0107 and RSL-8371-0816, Index Interest Riders Form # RSL-8347-0107, RSL-8348-0107, RSL-8349-0107, RSL-8350-0107, and riders RSL-8339-0816-MA, RSL-8346-0816-MA. Waiver of Surrender Charges Rider Form # RSL-8339-0705. Terminal Illness Rider Policy Rider Form # RSL-8346-0107. Guarantees are backed by the financial strength and claims paying ability of Reliance Standard. Failure to keep the contract to maturity may result in the owner not participating in the equity index. An additional 10% IRS penalty may apply to withdrawals prior to age 59 1/2. Index Interest Rate and Interest Rates Subject to Change.

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