

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

September 22, 2011

### Interest Rate Change, Effective 9/29/2011

In order to receive a 45-day rate lock on transfers and exchanges\*, paperwork must be received by Reliance Standard by Wednesday, 9/28.

#### Traditional Bonus Annuity

Product	New Rates	Old Rates	Change First Year/Base
	Base + Bonus / Base	Base + Bonus / Base	
Eleos-MVA	3.00% / 2.00%	3.35%/2.35%	-0.35%
Eleos-SP	2.85% / 1.85%	3.20%/2.20%	-0.35%
Apollo-MVA	2.80% / 1.80%	3.10%/2.10%	-0.30%
Apollo-SP	2.65% / 1.65%	2.95%/1.95%	-0.30%

**\*Rate Lock does not apply to non-qualified business where Reliance Standard is not processing the transfer/exchange.**

Effective 10/1/2011 through 12/31/2011, the minimum non-forfeiture rate for Keystone policies will be 87 1/2% of premium at **1.00%**. The Guaranteed Minimum Interest Rate is not impacted by this change (100% of premium at 1.00% for the Keystone-5, and 100% of premium at 1.00% for the Keystone-7 and Keystone-10.)

The minimum guarantee rate for the 4th Quarter of 2011 will remain at 1.00% for Eleos & Apollo contracts.

For more information contact: Reliance Standard Life Insurance Company  
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Interest Rate Changes Effective 9/29/2011

Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change Base + Bonus / Base
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	3.50%	3.50%	No Change
Annual Pt-to-Pt Participation Rate	15.00%	15.00%	No Change
Annual Monthly Average Cap	4.00%	4.00%	No Change
Annual Monthly Average Participation Rate	20.00%	20.00%	No Change
Fixed Interest Rate	1.80%	2.10%	-0.30%
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	4.00%	4.00%	No Change
Annual Pt-to-Pt Participation Rate	20.00%	20.00%	No Change
Annual Monthly Average Cap	4.50%	4.50%	No Change
Annual Monthly Average Participation Rate	25.00%	25.00%	No Change
Fixed Interest Rate	1.85%	2.15%	-0.30%
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	4.25%	4.25%	No Change
Annual Pt-to-Pt Participation Rate	20.00%	20.00%	No Change
Annual Monthly Average Cap	4.75%	4.75%	No Change
Annual Monthly Average Participation Rate	25.00%	25.00%	No Change
Fixed Interest Rate	1.90%	2.20%	-0.30%