

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

October 15, 2009

### Rate Change Effective Monday, November 2nd

Paperwork must be received by Friday, October 30th to be eligible for a 45-day rate lock.

#### Traditional Bonus Annuity

Product	New Rates	Old Rates	Change
	Base + Bonus / Base	Base + Bonus / Base	
Eleos-MVA	3.40% / 3.40%	3.40%/3.40%	No Change
Eleos-SP	3.40%/ 3.40%	3.40%/3.40%	No Change
Apollo-MVA	3.45% / 3.45%	3.45%/3.45%	No Change
Apollo-SP	3.45% / 3.45%	3.45%/3.45%	No Change
Argus2000-MVA	3.55% / 3.55%	3.55%/3.55%	No Change
Argus2000-SP	3.55% / 3.55%	3.55%/3.55%	No Change

Product	New Rates	Old Rates	Change
	Guar Rate 1st Yr/ Guar Rate Yrs 2+	Guar Rate 1st Yr/ Guar Rate Yrs 2+	
Elektra-579 (5 Year)	3.00% / 3.00%	3.00% / 3.00%	No Change

#### Immediate Annuity Factors (monthly benefit per thousand of premium)

Product	Current Factor (No Changes)
5 Year Period Certain	16.86
6 Year Period Certain	14.35
7 Year Period Certain	12.60
8 Year Period Certain	11.28
9 Year Period Certain	10.28
10 Year Period Certain	9.50

## Interest Rate Changes Effective 11/2/2009

Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change Base + Bonus / Base
<b>Keystone-5**</b>			
Annual Pt-to-Pt Cap	5.50%	5.50%	No Change
Annual Pt-to-Pt Participation Rate	25.00%	25.00%	No Change
Annual Monthly Average Cap	6.00%	6.00%	No Change
Annual Monthly Average Participation Rate	35.00%	35.00%	No Change
Fixed Interest Rate	3.00%	3.20%	-0.20%
<b>Keystone-7**</b>			
Annual Pt-to-Pt Cap	6.00%	6.00%	No Change
Annual Pt-to-Pt Participation Rate	30.00%	30.00%	No Change
Annual Monthly Average Cap	6.50%	6.50%	No Change
Annual Monthly Average Participation Rate	40.00%	40.00%	No Change
Fixed Interest Rate	3.10%	3.30%	-0.20%
<b>Keystone-10**</b>			
Annual Pt-to-Pt Cap	6.00%	6.00%	No Change
Annual Pt-to-Pt Participation Rate	30.00%	30.00%	No Change
Annual Monthly Average Cap	6.50%	6.50%	No Change
Annual Monthly Average Participation Rate	40.00%	40.00%	No Change
Fixed Interest Rate	3.20%	3.40%	-0.20%

\*To be eligible for a 45-day rate lock for transfers and 1035 exchanges, all paperwork must be received at the Home Office or Lockbox address by the close of business on **Friday, October 30th**.

\*\*Effective 10/1/2009 through 12/31/2009, the minimum non-forfeiture rate for Keystone policies will be 87 1/2% of premium at 1.05%. The Guaranteed Minimum Interest Rate is not impacted by this change (100% of premium at 1.50% for the Keystone-5, and 100% of premium at 2.00% for the Keystone-7 and Keystone-10.)

Effective 10/1/2009 through 12/31/2009, the minimum guaranteed rate for all Apollo and Eleos contracts will be **2.00%**. Please be advised that the 45-day rate lock applies only to current interest rates, and NOT to guaranteed minimum rates.

For more information contact: Reliance Standard Life Insurance Company  
 (800) 351-7500 Amy ext 3948, Todd ext 4749, Katelyn ext 4765  
[www.reliancestandard.com](http://www.reliancestandard.com) • [annuity.marketing@rsli.com](mailto:annuity.marketing@rsli.com)