

## Rate Change Notice - Effective Wednesday, May 6th

The Keystone Index Annuity			
Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change Base + Bonus / Base
<b>Keystone-5*</b>			
Annual Pt-to-Pt Cap	6.50%	8.50%	-2.00%
Annual Pt-to-Pt Participation Rate	25.00%	25.00%	No Change
Annual Monthly Average Cap	7.00%	9.00%	-2.00%
Annual Monthly Average Participation Rate	35.00%	35.00%	No Change
Fixed Interest Rate	3.50%	3.80%	-0.30%
<b>Keystone-7*</b>			
Annual Pt-to-Pt Cap	7.00%	9.00%	-2.00%
Annual Pt-to-Pt Participation Rate	30.00%	30.00%	No Change
Annual Monthly Average Cap	7.50%	9.50%	-2.00%
Annual Monthly Average Participation Rate	40.00%	40.00%	No Change
Fixed Interest Rate	3.60%	3.90%	-0.30%
<b>Keystone-10*</b>			
Annual Pt-to-Pt Cap	7.00%	9.00%	-2.00%
Annual Pt-to-Pt Participation Rate	30.00%	30.00%	No Change
Annual Monthly Average Cap	7.50%	9.50%	-2.00%
Annual Monthly Average Participation Rate	40.00%	40.00%	No Change
Fixed Interest Rate	3.70%	4.00%	-0.30%

Traditional Bonus Annuity			
Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change Base + Bonus / Base
Eleos-MVA	3.70% / 3.70%	5.35% / 4.00%	-1.65%/-0.30%
Eleos-SP	3.70% / 3.70%	5.35% / 4.00%	-1.65%/-0.30%
Apollo-MVA	3.75% / 3.75%	5.75% / 3.75%	-2.00%/-0.00%
Apollo-SP	3.75% / 3.75%	5.75% / 3.75%	-2.00%/-0.00%
Argus2000-MVA	3.85% / 3.85%	5.85% / 3.85%	-2.00%/-0.00%
Argus2000-SP	3.85% / 3.85%	5.85% / 3.85%	-2.00%/-0.00%

Multi-Year Guarantee Rates			
Product	New Rates Guar Rate 1st Yr/ Guar Rate Yrs 2+	Old Rates Guar Rate 1st Yr/ Guar Rate Yrs 2+	Change Guar Rate 1st Yr/ Guar Rate Yrs 2+
Elektra-579			
Five Year Guarantee**	3.50% / 3.50%	4.60% / 3.60%	-1.10%/-0.10%

SPIA Factor Changes	New Rate	Old Rate
3 Year Period Certain	27.86	27.88
4 Year Period Certain	21.25	21.52
5 Year Period Certain	17.38	17.69
6 Year Period Certain	14.81	15.12
7 Year Period Certain	13.04	13.35
8 Year Period Certain	11.66	11.98
9 Year Period Certain	10.65	10.97
10 Year Period Certain	9.83	10.16

\*Effective 7/1/2009 through 9/30/2009, 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 1.50% for the Keystone-5, and 100% of premium at 2.00% for the Keystone-7 and Keystone-10.)

Effective 7/1/2009 through 9/30/2009, 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 rates, and **not** to guaranteed minimum rates.

\*\*Elektra-5 Rate Change will be effective on May 8th.

A PDF version of this bulletin will be posted on RSL's website today.

## **RELIANCE STANDARD**

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)

In order to be eligible for a 45-day rate lock on transfers and exchanges, paperwork must be received at the Home Office or the lockbox address by the close of business on **Tuesday, May 5th**. We will accept faxed copies of paperwork on Tuesday, provided that the originals are received at the Home Office no later than Wednesday, May 6th (Annuity New Business Fax: 267-256-3542).