

## Reliance Standard Life Insurance Company Apollo MVA

Single Premium Deferred Fixed Annuity		
Interest Rate Declared Annually		
First Year Rate (Base Rate)	2.45%	
Bonus	2.00%	
<b>Total First Year Rate</b>	<b>4.45%</b>	
Minimum Guaranteed Rate	1.00%	
Maximum Issue Age	85	
Minimum Premium	\$5,000	
Surrender Charges <i>(Not available in: AL, MD, MN, MT, NY, OR, TX, UT, VT, WA)</i>	7 Year: 9, 8, 7, 6, 5, 4, 2% +/- MVA  <i>Issue age 60+ in IA, IL &amp; KY: 8, 7, 6.5, 5.5, 4.5, 3.5, 2%</i>	
Features	<ul style="list-style-type: none"> <li>❖ <b>Penalty Free Withdrawals are 10% Each Year - unless:</b> <i>If no penalty-free withdrawal is taken during the 2nd year, the unused 10% can accumulate and carry over to the next year with a max of 30% of single premium paid. Once a withdrawal is made, the penalty-free resets to 0%.</i></li> <li>❖ Company practice allows systematic w/d (\$50 mo'ly minimum)</li> <li>❖ NH Waiver - 25% free per year after year 1 for issue age 74 or younger</li> </ul>	
Rate Hold	45 days from date transfer paperwork sent by RSLIC	
Death Benefit	Accumulated Value if Owner is Annuitant	
Annuitization	<ul style="list-style-type: none"> <li>❖ 4% Bonus on AV after 5th yr &amp; payout 10 or more years</li> <li>❖ Maturity date is latter of age 85 or 10th contract anniversary. By written request, within 90 days of this date, maturity date may be delayed to age 95</li> </ul>	
Company Ratings	A.M. Best: A+	
<b>Commissions</b>	<b>Based on Annuitant's Age</b>	
Death Only	0 - 75	4.00%
Chargeback: 0 - 6 Months 100%	76 - 80	3.20%
7 - 12 Months 50%	81 - 85	2.40%
Commission cycles run Tuesday and Thursday. For eft, allow two business days to reflect in your account..		

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See specific company product material for exact details.