

FTS Life Insurance Agency, Inc.

Effective 12.02.2016

Rates Subject to Change

Reliance Standard Life Insurance Company Apollo SP

Single Premium Deferred Fixed Annuity		
Interest Rate Declared Annually		
First Year Rate (Base Rate)	2.30%	
Bonus	2.00%	
Total First Year Rate	4.30%	
Minimum Guaranteed Rate	1.00%	
Maximum Issue Age	85	
Min / Max Premium	\$5,000 / \$500,000	
Surrender Charges <i>(Not available in: AL, MT, NY)</i>	7 Year: 9, 8, 7, 6, 5, 4, 2% <i>Issue age 60+ in IA, KY: 8, 7, 6.5, 5.5, 4.5, 3.5, 2%</i>	
Features	<ul style="list-style-type: none"> ❖ Penalty Free Withdrawals are 10% Each Year - unless: <i>No w/d is made years 1 & 2, beginning of year 3 is 20% and beginning of year 4 is 30%. Maxes at 30% and once ANY withdrawal is made, reverts back to 10% annually. If 10% has accumulated to 20 or 30% and 'less' has been taken, there are no more penalty free withdrawals allowed that year</i> ❖ Company practice allows systematic w/d (\$50 monthly minimum) ❖ NH Waiver - 25% free per year after year 1 for issue age 74 or younger 	
Rate Hold	45 days from date transfer paperwork sent by RSLIC (Does Not Include Minimum Guarantee)	
Death Benefit	Accumulated Value if Owner is Annuitant	
Annuitization	<ul style="list-style-type: none"> ❖ 4% Bonus on AV any time after 6th year ❖ 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 	
Company Ratings	A.M. Best: A+	
Commissions	Based on Annuitant's Age	
Death or Surrender	0 - 75	4.00%
Chargeback: 0 - 6 Months 100%	76 - 80	3.20%
7 - 12 Months 50%	81 - 85	2.40%
Please fax all delivery receipts to FTS Life Insurance Agency, Inc.		

FTS Life Insurance Agency, Inc. (800) 544-9532

For Agent Use Only