

Effective 04.04.2017
Rates Subject to Change

Reliance Standard Life Insurance Company Keystone Index

Single Premium Deferred Fixed Index Annuity Index Dates: 1st & 15th

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Strategy	5 Year	7 Year	10 Year	
S&P 500 Annual Point to Point Cap <small>Any annual increase on a pt to pt basis, subject to a cap, declared annually, never less than 2%.</small>	4.10%	5.15%	5.50%	
S&P 500 Annual Point to Point Participation <small>Any annual increase on a pt to pt basis multiplied by the participation rate, declared annually, never less than 10%. (N/A in NJ)</small>	40%	47%	50%	
S&P 500 Monthly Average Cap <small>The avg value as measured on the 12 monthly anniversary dates following the inception of the contract year exceeding the index at inception, subject to a cap, declared annually, never less than 2%.</small>	4.60%	5.65%	6.00%	
S&P 500 Monthly Average Participation <small>The avg value as measured on the 12 monthly anniversary dates following the inception of the contract year exceeding the index at inception, multiplied by the participation rate.</small>	Currently Unavailable			
Fixed Rate <small>Declared annually, never less than 1%.</small>	2.50%	2.55%	2.80%	
Minimum Guaranteed Rate	100% at 1.00%			
Maximum Issue Age	5&7 Yr: 85; 10 Yr: 80			
Minimum / Maximum Premium	\$10,000 / \$500,000			
Surrender Charges <i>(Not Available in: AL, MT, NY, OR)</i>	NO MVA: 5 Year: 9, 8, 7, 6, 5% 7 Year: 9,8,7,6,5,4,3% NO MVA: 10 Year: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%			
Features	<ul style="list-style-type: none"> ❖ 10% penalty free w/d's after year 1 (minimum of \$500) ❖ NH Waiver after yr 1 (90 days) for issue age 74 or younger ❖ Terminal Illness Waiver after year 1 ❖ Reallocation letter sent 30 days prior to anniversary. Must respond week before anniversary. 			
Rate Hold	45 days from when RSL sends paperwork (Does Not Include Participation Strategy)			
Death Benefit	<ul style="list-style-type: none"> ❖ Greater of AV or MGSV less surrender charges or min CV ❖ Partial Index credit as of date of death ❖ If Joint Owners, surviving owner must continue contract 			
Annuitization	5 x 5			
Company Rating	A.M. Best		A+	
Commissions - No chargeback on surrender Death: 100% 0 - 6 months 50% 7 - 12 months	Ages	5 Yr	7 Yr	10 Yr
	0 - 80	3.25%	4.50%	6.00%
	81 - 85	1.95%	2.70%	Not available over 80
5 yr: Commission on 1st \$400K premium pd on issue. 7 yr: 1st \$350K pd on issue. 10 yr 1st \$250K of pd on issue date: <i>Commission on premium over above amounts, paid after free look period is over (based on date of signed delivery receipt, which must be received by RSL - fax to FTS Life, 972.407.9322, after delivery)</i>				
Commission cycles run Tuesday and Thursday. For EFT, allow two business days to reflect in your account.				

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