

Annuities



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Conscious Individuals

Annuity News

March 5, 2012

Interest Rate Increase, Effective 3/6/2012

Traditional Bonus Annuity

Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change First Year/Base
Eleos-MVA	3.25% / 2.25%	3.00%/2.00%	+0.25%
Eleos-SP	3.10% / 2.10%	2.85%/1.85%	+0.25%
Apollo-MVA	3.05% / 2.05%	2.80%/1.80%	+0.25%
Apollo-SP	2.90% / 1.90%	2.65%/1.65%	+0.25%

***Rate Lock (for rate decreases) does not apply to non-qualified business where Reliance Standard is not processing the transfer/exchange.**

Effective 4/1/2012 through 6/30/2012, 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 1.00% for the Keystone-5, and 100% of premium at 1.00% for the Keystone-7 and Keystone-10.)

The minimum guarantee rate for the 2nd Quarter of 2012 will remain at **1.00%** for Eleos & Apollo contracts.

For more information contact: Reliance Standard Life Insurance Company
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Interest Rate Changes Effective 3/6/2012

Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change Base + Bonus / Base
Keystone			
Annual Pt-to-Pt Cap	3.50%	3.50%	No Change
Annual Pt-to-Pt Participation Rate	15.00%	15.00%	No Change
Annual Monthly Average Cap	4.00%	4.00%	No Change
Annual Monthly Average Participation Rate	20.00%	20.00%	No Change
Fixed Interest Rate	1.80%	1.80%	No Change
Keystone-7			
Annual Pt-to-Pt Cap	4.00%	4.00%	No Change
Annual Pt-to-Pt Participation Rate	20.00%	20.00%	No Change
Annual Monthly Average Cap	4.50%	4.50%	No Change
Annual Monthly Average Participation Rate	25.00%	25.00%	No Change
Fixed Interest Rate	1.85%	1.85%	No Change
Keystone-10			
Annual Pt-to-Pt Cap	4.25%	4.25%	No Change
Annual Pt-to-Pt Participation Rate	20.00%	20.00%	No Change
Annual Monthly Average Cap	4.75%	4.75%	No Change
Annual Monthly Average Participation Rate	25.00%	25.00%	No Change
Fixed Interest Rate	1.90%	1.90%	No Change