

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

February 20, 2018

### Interest Rate Decrease - Effective Friday, 3/2/2018

Paperwork must be received in the home office by the close of business on **Thursday, 3/1**. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, etc., the representative's "submit date" must be on or before 3/1 (the submit date used by RSL is the final submit date associated with the completed order transmitted to RSL and not the original submit date when any type of resubmission occurs). Also, to ensure timely delivery of overnight packages, we recommend using FedEx or UPS, as those carriers deliver directly to RSL, whereas the USPS only guarantees overnight delivery to our local mail sorting facility.

**Please Note:** 45-Day Rate Lock (for rate decreases) does not apply to the **Participation Rate Strategy**. The Participation Rate Strategy is **NOT** rate locked and will be issued with the Participation Rate in effect on the buy/issue date after paperwork is in good order and premium(s) are received.

#### Traditional Bonus Annuity

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Eleos-MVA	3.00%	3.00%	No Change
Eleos-SP	2.85%	2.85%	No Change
Apollo-MVA	4.70%/2.70%	4.70%/2.70%	No Change
Apollo-SP	4.55%/2.55%	4.55%/2.55%	No Change

#### Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	5.40%	5.40%	No Change
Annual Pt-to-Pt Par Rate	45.0%	49.0%	-4.00%
Annual Monthly Avg Cap	5.90%	5.90%	No Change
Fixed Interest Rate	2.90%	2.90%	No Change
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	5.75%	5.75%	No Change
Annual Pt-to-Pt Par Rate	48.0%	52.0%	-4.00%
Annual Monthly Avg Cap	6.25%	6.25%	No Change
Fixed Interest Rate	2.90%	2.90%	No Change
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	6.15%	6.15%	No Change
Annual Pt-to-Pt Par Rate	50.0%	54.0%	-4.00%
Annual Monthly Avg Cap	6.65%	6.65%	No Change
Fixed Interest Rate	2.95%	2.95%	No Change

For more information contact:  
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