

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

April 17, 2018

### Interest Rate Changes - Effective Tuesday, 4/17/2018\*

**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.

\*The Participation Rate Decrease will be effective on 5/2. All other rate changes are effective on 4/17.

#### Traditional Bonus Annuity

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Eleos-MVA	3.15%	3.00%	+0.15%
Eleos-SP	3.00%	2.85%	+0.15%
Apollo-MVA	4.85%/2.85%	4.70%/2.70%	+0.15%
Apollo-SP	4.70%/2.70%	4.55%/2.55%	+0.15%

#### Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	5.70%	5.40%	+0.30%
Annual Pt-to-Pt Par Rate	41.0% (effective 5/2)	45.0%	-4.00%
Annual Monthly Avg Cap	6.20%	5.90%	+0.30%
Fixed Interest Rate	3.05%	2.90%	+0.15%
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	6.05%	5.75%	+0.30%
Annual Pt-to-Pt Par Rate	43.0% (effective 5/2)	48.0%	-5.00%
Annual Monthly Avg Cap	6.55%	6.25%	+0.30%
Fixed Interest Rate	3.05%	2.90%	+0.15%
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	6.45%	6.15%	+0.30%
Annual Pt-to-Pt Par Rate	45.0% (effective 5/2)	50.0%	-5.00%
Annual Monthly Avg Cap	6.95%	6.65%	+0.30%
Fixed Interest Rate	3.10%	2.95%	+0.15%

For more information contact:  
Reliance Standard Life Insurance Company  
(800) 351-7500, ext 3696  
www.reliancestandard.com • annuity.marketing@rsl.com

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