

# Annuities



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## Annuity News

June 13, 2019

### Interest Rate Decrease - Effective Tuesday, 6/25/19 (FIXED) & Tuesday, 7/2/19 (INDEXED)

Paperwork must be received in the home office by the close of business on **Monday, 6/24 for fixed business**, and **Friday, 6/28 for indexed business**. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, etc., the representative's "submit date" must be on or before 6/24 for fixed business and on or before 6/28 for indexed business (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 **Keystone 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 Fixed Annuity - Effective 6/25/19

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Eleos-MVA	2.85%	3.15%	-0.30%
Eleos-SP	2.70%	3.00%	-0.30%
Apollo-MVA	4.45%/2.45%	4.75%/2.75%	-0.30%
Apollo-SP	4.30%/2.30%	4.60%/2.60%	-0.30%

#### Fixed Index Annuity - Effective 7/2/19

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	4.45%	5.05%	-0.60%
Annual Pt-to-Pt Par Rate	40.0%	40.0%	No Change
Annual Monthly Avg Cap	4.95%	5.55%	-0.60%
Fixed Interest Rate	2.65%	2.95%	-0.30%
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	4.80%	5.40%	-0.60%
Annual Pt-to-Pt Par Rate	42.0%	42.0%	No Change
Annual Monthly Avg Cap	5.30%	5.90%	-0.60%
Fixed Interest Rate	2.65%	2.95%	-0.30%
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	5.15%	5.75%	-0.60%
Annual Pt-to-Pt Par Rate	44.0%	44.0%	No Change
Annual Monthly Avg Cap	5.65%	6.25%	-0.60%
Fixed Interest Rate	2.70%	3.00%	-0.30%

For more information contact:  
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**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
A MEMBER OF THE TOKIO MARINE GROUP

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## ANNUITY NEWS

JUNE 13, 2019

### Minimum Guaranteed Rates to Decrease, Effective July 1st

Effective July 1, 2019 through September 30, 2019, the minimum guaranteed rate for all new Apollo and Eleos contracts will be **1.10%**. The minimum rate at the time of issue will be the minimum rate in effect for the life of the policy.

We will continue to adjust the Minimum Guaranteed Interest Rate on a quarterly basis for products filed under the indexed non-forfeiture law (Apollo and Eleos products). Increases or decreases in this rate will be dependent upon market conditions, and will be no lower than the 6-month average of the 5 year Treasury Yield minus a spread of 1.25%.

*Please be advised that the 45-day rate lock extends only to interest rates, and not to minimum guaranteed rates.*

Also effective July 1, 2019 through September 30, 2019, the minimum non-forfeiture rate for Keystone policies will be 87 1/2% of premium at **1.10%**. The Guaranteed Minimum Interest Rate is not impacted by this change (100% of premium at 1.00%.)

Should you have any questions, please feel free to contact a member of the Annuity Marketing department.

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