



**Interest Rate Decrease - Effective Monday, 1/7/19 (FIXED products) and 1/16/19 (INDEXED products)**

Paperwork must be received in the home office by the close of business on **Friday, 1/4 (for fixed products.)** For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, etc., the representative’s “submit date” must be on or before 1/4 for fixed products (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.

For a PDF copy of this rate bulletin, [click here](#) (link will remain active for 30 days.)

**Traditional Fixed Products - Effective 1/7/19**

Product	New Rates	Old Rates	Change
	Base + Bonus / Base	Base + Bonus / Base	First Year/Base
Eleos-MVA	3.35%	3.55%	-0.20%
Eleos-SP	3.20%	3.40%	-0.20%
Apollo-MVA	4.95%/2.95%	5.05%/3.05%	-0.10%
Apollo-SP	4.80%/2.80%	4.90%/2.90%	-0.10%

**Fixed Index Products - Effective 1/16/19**

<b>Product</b>	<b>New Rates/Caps</b>	<b>Old Rates/Caps</b>	<b>Change</b>
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>5.45%</b>	5.80%	<b>-0.35%</b>
Annual Pt-to-Pt Par Rate	<b>40.0%</b>	47.0%	<b>-7.00%</b>
Annual Monthly Avg Cap	<b>5.95%</b>	6.30%	<b>-0.35%</b>
Fixed Interest Rate	<b>3.15%</b>	3.25%	<b>-0.10%</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>5.80%</b>	6.15%	<b>-0.35%</b>
Annual Pt-to-Pt Par Rate	<b>42.0%</b>	49.0%	<b>-7.00%</b>
Annual Monthly Avg Cap	<b>6.30%</b>	6.65%	<b>-0.35%</b>
Fixed Interest Rate	<b>3.15%</b>	3.25%	<b>-0.10%</b>
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	<b>6.15%</b>	6.55%	<b>-0.40%</b>
Annual Pt-to-Pt Par Rate	<b>44.0%</b>	51.0%	<b>-7.00%</b>
Annual Monthly Avg Cap	<b>6.65%</b>	7.05%	<b>-0.40%</b>
Fixed Interest Rate	<b>3.20%</b>	3.30%	<b>-0.10%</b>