

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

November 20, 2019

### Par Rate Increase, Effective December 2nd!

#### Traditional Fixed Annuity

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Eleos-MVA	2.45%	2.45%	No Change
Eleos-SP	2.30%	2.30%	No Change
Apollo-MVA	4.05%/2.05%	4.05%/2.05%	No Change
Apollo-SP	3.90%/1.90%	3.90%/1.90%	No Change

#### Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	3.65%	3.65%	No Change
Annual Pt-to-Pt Par Rate	37.0%	34.0%	+3.00%
Annual Monthly Avg Cap	4.15%	4.15%	No Change
Fixed Interest Rate	2.25%	2.25%	No Change
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	4.00%	4.00%	No Change
Annual Pt-to-Pt Par Rate	40.0%	36.0%	+4.00%
Annual Monthly Avg Cap	4.50%	4.50%	No Change
Fixed Interest Rate	2.25%	2.25%	No Change
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	4.30%	4.30%	No Change
Annual Pt-to-Pt Par Rate	42.0%	39.0%	+3.00%
Annual Monthly Avg Cap	4.80%	4.80%	No Change
Fixed Interest Rate	2.30%	2.30%	No Change

For more information contact:  
Reliance Standard Life Insurance Company  
(800) 435-7775, ext 3696  
www.reliancestandard.com • annuity.marketing@rsl.com

**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
A MEMBER OF THE TOKIO MARINE GROUP