

Earn Personal Travel Credits You Can Use For Any Trip, ANYWHERE!



It works like an airline miles program. The big difference: You're not limited about where you go, or how you travel. You can use your credits for hotels, meals, rental cars, even cruises—and, of course, first class airfare.

Take lots of short trips or save up for one big blowout.

You do the work. You earn the rewards. You decide. You can carry your credits forward up to three years if you want to save up for a spectacular vacation. Just be sure to redeem at least 1,000 credits (\$1,000 value) on every trip.

RSL Rewards Qualification Schedule

Production Volume	Personal Travel Credits
Less than \$500,000	None
\$500,000 - \$2,000,000	.2% of paid premium
\$2,000,001 - \$4,000,000	.2% of premium on the first \$2,000,000 of paid premium and .25% of premium on the amount over \$2,000,000 up to \$4,000,000
\$4,000,001 and over	No additional credits will be earned once \$9,000 is earned in a calendar year

RSL REWARDS[®]
P R O G R A M

The more you produce, the faster your rewards increase.
For more details, contact your MGA or go to www.reliancestandard.com.

Personal Travel Account Rules and Conditions Eligibility: All appointed agents in good standing with Reliance Standard Life ("RSL") are eligible to accumulate credits to their RSL Rewards Program Personal Travel Account for personally produced annuity premium placed with RSL. Agents must be appointed and in good standing to redeem their RSL Rewards Personal Travel Credits. Final determination of eligibility will be at the sole discretion of RSL. Qualification: Each agent/producer will earn RSL Rewards Personal Travel Credits based on their personally produced paid annuity production during the calendar year beginning January 1, 2007 and continuing through December 31, 2007 in accordance with the RSL Rewards Qualification Schedule (policies returned under the free look provision, 1st year death payouts, and first year surrenders will be subtracted from paid annuity production). RSL Rewards Personal Travel Credit for split commission cases and policy count will be based on the actual split percentage. Rules: Personal Travel Credits will be deposited into your account once you achieve the first production qualification level for the current calendar year. You may begin to use the Personal Travel Credits as soon as they are deposited in your account. Each credit can be redeemed for the equivalent of one US Dollar for travel arrangements that are made exclusively through RSL's designated travel agency for travel by the agent/producer and his or her immediate family. At least 1,000 travel credits must be redeemed each time travel is booked. Personal Travel Credits must be redeemed no later than December 31st of the second year following qualification. For example, Personal travel Credits earned in 2007 must be redeemed no later than December 31, 2009. This will allow you to accumulate your Personal Travel Credits for up to three years and use them for one spectacular trip. Personal Travel Credits must be redeemed through RSL's designated travel agency and no substitutions will be allowed. Personal Travel Credits are not redeemable for cash and are not transferable. All taxes are the responsibility of the agent/producer. Final determination of all Personal Travel Credits will be at the sole discretion of RSL. RSL reserves the right to change the

RELIANCE STANDARD