

# Annuities



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## Annuity News

April 29, 2009

### Rate Change Effective Wednesday, May 6th

Paperwork must be received by May 5th to be eligible for a 45-day rate lock.

#### Traditional Bonus Annuity

Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change Base + Bonus / Base
Eleos-MVA	3.70% / 3.70%	5.35%/4.00%	-1.65%/-0.30%
Eleos-SP	3.70%/ 3.70%	5.35%/4.00%	-1.65%/-0.30%
Apollo-MVA	3.75% / 3.75%	5.75%/3.75%	-2.00%/-0.00%
Apollo-SP	3.75% / 3.75%	5.75%/3.75%	-2.00%/-0.00%
Argus2000-MVA	3.85% / 3.85%	5.85%/3.85%	-2.00%/-0.00%
Argus2000-SP	3.85% / 3.85%	5.85%/3.85%	-2.00%/-0.00%

Product	New Rates Guar Rate 1st Yr/ Guar Rate Yrs 2+	Old Rates Guar Rate 1st Yr/ Guar Rate Yrs 2+	Change Guar Rate 1st Yr/ Guar Rate Yrs 2+
Elektra-579 (5 Year)*	3.50% / 3.50%	4.60% / 3.60%	-1.10%/-0.10%

\*The rate change for the Elektra will be effective on May 8th.

#### Immediate Annuity Factors (monthly benefit per thousand of premium)

Product	Current Factor	Old Factor	Change
3 Year Period Certain	27.86	27.88	-0.02
4 Year Period Certain	21.25	21.52	-0.32
5 Year Period Certain	17.38	17.69	-0.31
6 Year Period Certain	14.81	15.12	-0.31
7 Year Period Certain	13.04	13.35	-0.31
8 Year Period Certain	11.66	11.98	-0.32
9 Year Period Certain	10.65	10.97	-0.32
10 Year Period Certain	9.83	10.16	-0.33

## Interest Rate Changes Effective 5/6/2009

Product	New Rates Base + Bonus / Base	Old Rates Base + Bonus / Base	Change Base + Bonus / Base
<b>Keystone-5**</b>			
Annual Pt-to-Pt Cap	6.50%	8.50%	-2.00%
Annual Pt-to-Pt Participation Rate	25.00%	25.00%	No Change
Annual Monthly Average Cap	7.00%	9.00%	-2.00%
Annual Monthly Average Participation Rate	35.00%	35.00%	No Change
Fixed Interest Rate	3.50%	3.80%	-0.30%
<b>Keystone-7**</b>			
Annual Pt-to-Pt Cap	7.00%	9.00%	-2.00%
Annual Pt-to-Pt Participation Rate	30.00%	30.00%	No Change
Annual Monthly Average Cap	7.50%	9.50%	-2.00%
Annual Monthly Average Participation Rate	40.00%	40.00%	No Change
Fixed Interest Rate	3.60%	3.90%	-0.30%
<b>Keystone-10**</b>			
Annual Pt-to-Pt Cap	7.00%	9.00%	-2.00%
Annual Pt-to-Pt Participation Rate	30.00%	30.00%	No Change
Annual Monthly Average Cap	7.50%	9.50%	-2.00%
Annual Monthly Average Participation Rate	40.00%	40.00%	No Change
Fixed Interest Rate	3.70%	4.00%	-0.30%

\*To be eligible for a 45-day rate lock for transfers and 1035 exchanges, all paperwork must be received at the Home Office or Lockbox address by the close of business on **Tuesday, May 5th**.

\*\*Effective 7/1/2009 through 9/30/2009, the minimum non-forfeiture rate for Keystone policies will be 87 1/2% of premium at 1.00%. The Guaranteed Minimum Interest Rate is not impacted by this change (100% of premium at 1.50% for the Keystone-5, and 100% of premium at 2.00% for the Keystone-7 and Keystone-10.)

Effective 7/1/2009 through 9/30/2009, the minimum guaranteed rate for all Apollo and Eleos contracts will be **2.00%**. Please be advised that the 45-day rate lock applies only to current interest rates, and NOT to guaranteed minimum rates.

For more information contact: Reliance Standard Life Insurance Company  
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