

Deferred Annuity Checklist

Effective March 6, 2012

Annuities

A Smart Choice for Safety Conscious Individuals



Product	Keystone Index™ -5	Keystone Index™ -7	Keystone Index™ -10																																																						
State Approval	Available in all states, except: AL, MN, MT, NY, & OR (Participation Rate Strategies & Terminal Illness Rider not available in NJ.)																																																								
Strategies & Rates	<table border="1"> <thead> <tr> <th>Strategy</th> <th>Current Rate</th> <th>Minimum Guaranteed Rate</th> </tr> </thead> <tbody> <tr> <td>Ann'l Pt-to-Pt - Cap</td> <td>3.50%</td> <td>2.00%</td> </tr> <tr> <td>Ann'l Pt-to-Pt - Participation Rate</td> <td>15%</td> <td>5%</td> </tr> <tr> <td>Ann'l Mthly Avg. - Cap</td> <td>4.00%</td> <td>2.00%</td> </tr> <tr> <td>Ann'l Mthly Avg. - Participation Rate</td> <td>20%</td> <td>5%</td> </tr> <tr> <td>Fixed Interest Rate</td> <td>1.80%</td> <td>1.00%</td> </tr> </tbody> </table>	Strategy	Current Rate	Minimum Guaranteed Rate	Ann'l Pt-to-Pt - Cap	3.50%	2.00%	Ann'l Pt-to-Pt - Participation Rate	15%	5%	Ann'l Mthly Avg. - Cap	4.00%	2.00%	Ann'l Mthly Avg. - Participation Rate	20%	5%	Fixed Interest Rate	1.80%	1.00%	<table border="1"> <thead> <tr> <th>Strategy</th> <th>Current Rate</th> <th>Minimum Guaranteed Rate</th> </tr> </thead> <tbody> <tr> <td>Ann'l Pt-to-Pt - Cap</td> <td>4.00%</td> <td>2.00%</td> </tr> <tr> <td>Ann'l Pt-to-Pt - Participation Rate</td> <td>20%</td> <td>5%</td> </tr> <tr> <td>Ann'l Mthly Avg. - Cap</td> <td>4.50%</td> <td>2.00%</td> </tr> <tr> <td>Ann'l Mthly Avg. - Participation Rate</td> <td>25%</td> <td>5%</td> </tr> <tr> <td>Fixed Interest Rate</td> <td>1.85%</td> <td>1.00%</td> </tr> </tbody> </table>	Strategy	Current Rate	Minimum Guaranteed Rate	Ann'l Pt-to-Pt - Cap	4.00%	2.00%	Ann'l Pt-to-Pt - Participation Rate	20%	5%	Ann'l Mthly Avg. - Cap	4.50%	2.00%	Ann'l Mthly Avg. - Participation Rate	25%	5%	Fixed Interest Rate	1.85%	1.00%	<table border="1"> <thead> <tr> <th>Strategy</th> <th>Current Rate</th> <th>Minimum Guaranteed Rate</th> </tr> </thead> <tbody> <tr> <td>Ann'l Pt-to-Pt - Cap</td> <td>4.25%</td> <td>2.00%</td> </tr> <tr> <td>Ann'l Pt-to-Pt - Participation Rate</td> <td>20%</td> <td>5%</td> </tr> <tr> <td>Ann'l Mthly Avg. - Cap</td> <td>4.75%</td> <td>2.00%</td> </tr> <tr> <td>Ann'l Mthly Avg. - Participation Rate</td> <td>25%</td> <td>5%</td> </tr> <tr> <td>Fixed Interest Rate</td> <td>1.90%</td> <td>1.00%</td> </tr> </tbody> </table>	Strategy	Current Rate	Minimum Guaranteed Rate	Ann'l Pt-to-Pt - Cap	4.25%	2.00%	Ann'l Pt-to-Pt - Participation Rate	20%	5%	Ann'l Mthly Avg. - Cap	4.75%	2.00%	Ann'l Mthly Avg. - Participation Rate	25%	5%	Fixed Interest Rate	1.90%	1.00%
Strategy	Current Rate	Minimum Guaranteed Rate																																																							
Ann'l Pt-to-Pt - Cap	3.50%	2.00%																																																							
Ann'l Pt-to-Pt - Participation Rate	15%	5%																																																							
Ann'l Mthly Avg. - Cap	4.00%	2.00%																																																							
Ann'l Mthly Avg. - Participation Rate	20%	5%																																																							
Fixed Interest Rate	1.80%	1.00%																																																							
Strategy	Current Rate	Minimum Guaranteed Rate																																																							
Ann'l Pt-to-Pt - Cap	4.00%	2.00%																																																							
Ann'l Pt-to-Pt - Participation Rate	20%	5%																																																							
Ann'l Mthly Avg. - Cap	4.50%	2.00%																																																							
Ann'l Mthly Avg. - Participation Rate	25%	5%																																																							
Fixed Interest Rate	1.85%	1.00%																																																							
Strategy	Current Rate	Minimum Guaranteed Rate																																																							
Ann'l Pt-to-Pt - Cap	4.25%	2.00%																																																							
Ann'l Pt-to-Pt - Participation Rate	20%	5%																																																							
Ann'l Mthly Avg. - Cap	4.75%	2.00%																																																							
Ann'l Mthly Avg. - Participation Rate	25%	5%																																																							
Fixed Interest Rate	1.90%	1.00%																																																							
Linked to S&P 500*																																																									
Issue Ages	0-85 (Age of Annuitant)																																																								
Minimum Guarantee	Greater of 100% of premium accumulated at 1.00% less withdrawals and surrender charges, or 87.5% of premium accumulated at 1.00% less withdrawals and surrender charges.	Greater of 100% of premium accumulated at 1.00% less withdrawals and surrender charges, or 87.5% of premium accumulated at 1.00% less withdrawals and surrender charges.	Greater of 100% of premium accumulated at 1.00% less withdrawals and surrender charges, or 87.5% of premium accumulated at 1.00% less withdrawals and surrender charges.																																																						
Min/Max Premium	\$10,000 Minimum Premium - (\$5,000 minimum per strategy) \$500,000 Maximum Premium without prior approval																																																								
Surrender Charge	5 yrs - 9%, 8, 7, 6, 5, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or Waived 100% after 1st year for terminal illness.	7 yrs - 9%, 8, 7, 6, 5, 4, 3, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or Waived 100% after 1st year for terminal illness.	10 yrs - 9%, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or Waived 100% after 1st year for terminal illness.																																																						
Free Withdraw	10% beginning in year one. Systematic Withdrawals Available on Fixed Account Strategy only. Lump Sum on Index Strategies.																																																								
Death Benefit	Full Account Value at Death																																																								
Commission	See Commission Schedule	See Commission Schedule	See Commission Schedule																																																						

*S&P 500® is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by Reliance Standard Life. This policy is not sponsored, endorsed, sold, or promoted by Standard & Poor's, and Standard and Poor's makes no representation regarding the advisability of purchasing the product.

Deferred Annuity Checklist

Effective March 6, 2012

Product	Current and Guaranteed Rates	Min/Max Premium	Withdrawal Feature	Guar. Min.	Surrender Charges	Issue Ages	States Not Available	Producer Commission
Eleos - MVA & SP 5 Year Surrender Charge	MVA: 1st Year 3.25% Base 2.25% Bonus 1.00% SP: 1st Year 3.10% Base 2.10% Bonus 1.00%	\$10,000 (Min) \$500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.	1.00%**	5 yrs - 8%, 7, 6, 5, 4, 0 Plus or Minus MVA first five years (Eleos-MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year.	0-85	Eleos-MVA AL, MD, MN, MT, ND, NY, OR, TX, UT, VT, WA Eleos-SP AL, MO, MT, NY, UT	See Commission Schedule
Apollo - MVA & SP Great Rates & Commission	MVA: 1st Year 3.05% Base 2.05% Bonus 1.00% SP: 1st Year 2.90% Base 1.90% Bonus 1.00%	\$5,000 (Min) \$500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium. (Cumulative not available in WA.)	1.00%**	7 yrs - 9%, 8, 7, 6, 5, 4, 2, 0* Plus or Minus MVA first seven years. (Apollo-MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year. *Apollo surrender charge reduced for ages 60+ to (8%, 7, 6.5, 5.5, 4.5, 3.5, 2.0) MVA: IA, IL, & KY. SP: IA, IL, KY, NC, WA, & VT	0-85	Apollo-MVA AL, MD, MN, MT, NY, OR, TX, UT, VT, WA Apollo-SP AL, MT, NY	See Commission Schedule

** Rate set at issue (fixed for the life of the contract) Rate subject to change quarterly.

For education of Producers/Agents only and not intended for use with the general public. For complete descriptions of all benefits and features, please refer to the policy/certificate.

RELIANCE STANDARD
Life Insurance Company

a DELTA company