

# The Keystone Index™ 5 Annuity

A Smart Choice for Safety Conscious Individuals Seeking Financial Security and Growth



## Keystone Index™ 5 Annuity

### Single Premium Deferred Equity Index Annuity

(Policy form may not be available in all states.)

Your annuity will earn interest based upon the allocation of your premium to one or more of the different Index Interest Strategies and/or the Fixed Interest Strategy. The annuity also provides a guarantee that your premium, less withdrawals, will earn interest at a guaranteed minimum rate over the length of the contract. At time of withdrawal, surrender or election of a settlement option, your annuity value will be the greater of the Minimum Guaranteed Values described below or the value of the Index Interest Strategies and Fixed Interest Strategy, reduced in either case by the applicable Surrender Charges. See Surrender Charges on back.

The following is a description of the available Strategies—a Fixed Interest Strategy and two Index Interest Strategies—with their respective current and guaranteed rates.

#### Strategy Description\*

**Annual Point to Point – Capped Strategy:** Interest credited under this Strategy for a Contract Year will be equal to the percentage change in the S&P 500<sup>1</sup> Index for the Contract Year, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. The Index Interest Rate Cap for the first year is guaranteed. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap for the subsequent Contract Year and that Index Interest Rate Cap will never be lower than the Minimum Index Interest Rate Cap.

**Annual Monthly Average – Capped Strategy:** Interest credited under this Strategy will be the Index Change as described below, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap for the subsequent Contract Year and that Index Interest Rate Cap will never be lower than the Minimum Index Interest Rate Cap.

The Index Change for a Contract Year will be equal to the Monthly Average S&P 500<sup>1</sup> Index Value (as measured on the twelve monthly contract anniversary dates of the Contract Year) minus the S&P 500<sup>1</sup> Index Value on the first day of the Contract Year, then divided by the S&P 500<sup>1</sup> Index Value on the first day of the Contract Year - stated as a percentage.

**Fixed Interest Strategy –** Annual compound interest will be credited at a stated rate under this Strategy for each Contract Year. The Initial Interest Rate will be guaranteed for the first Contract Year. Each year after the first, Reliance Standard will declare the interest rate for the subsequent contract year and that interest rate will never be lower than the Guaranteed Minimum Interest Rate.

\*The interest rate environment changes over time; your agent will provide the Initial and Minimum Index Interest Rate Caps and the Initial and Minimum Guaranteed Interest Rate.

## Minimum Guaranteed Values

Your annuity contract provides a Guaranteed Minimum Annuity Value equal to 100% of the premium paid, less withdrawals, compounded annually at 1.0%. If the annuity is surrendered during the surrender charge period, the Guaranteed Minimum Annuity Value will be reduced by the applicable surrender charge. See Surrender Charges for Early Withdrawals below. However, if the Minimum Contract Value, which is equal to 87.5% of your premium, less withdrawals, accumulated at 1.50% per annum would exceed the Guaranteed Minimum Annuity Value less any

applicable surrender charges, the Minimum Contract Value will instead apply. In either case, the minimum guaranteed value will be reduced by any applicable premium tax.

## Reallocation of Values

The premium that you pay will be allocated to the Index Interest Strategies and the Fixed Interest Strategy in accordance with the selections made in your application. On each contract anniversary, you may reallocate your annuity value among the strategies then available so long as you notify Reliance Standard

Indexed strategies may be removed or reallocations may not be possible.

at least two weeks before each contract anniversary of such reallocation. The minimum amount you may reallocate is \$5,000 and \$5,000 must remain in any one strategy. Reallocation will be subject to the available strategies at that time.

## Penalty-free Access

You can withdraw up to 10% of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Withdrawals may be taken either as a lump sum or spread throughout the Contract Year. No more than one Penalty Free Withdrawal request may be made during any Contract Year. The amount of each request must be at least \$500. However, if your withdrawals exceed 10% of the annuity values in any contract year, surrender charges will apply to the excess amount withdrawn in that contract year.

## Surrender Charges for Early Withdrawals

Should you decide to withdraw more than the penalty-free amount allowed in any one year during the first five years of your contract, the excess amount withdrawn will be subject to surrender charges as follows.

## Surrender Penalties

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
9%	8%	7%	6%	5%	0%

## Qualified Nursing Care Benefit

To access your funds if you are confined to a qualified nursing home or hospital, the annuitant must:

- Be admitted to a qualified nursing facility for at least one day following the end of your first contract year and remain confined to the facility for 90 consecutive days.
- Have been age 74 or younger when your contract was issued.

If you are the annuitant and meet both conditions, you may withdraw up to 25% of your annuity value penalty free in each year that you are confined to a qualified nursing home or hospital.

## Terminal Illness/Condition Benefit

You may access your entire annuity value penalty-free in the event that, after your first contract year, you are initially diagnosed as having a terminal illness by a qualified physician. Terminal illness means a condition that is reasonably expected to result in death within twelve months. If you are not the annuitant, the annuitant must qualify in order for this benefit to apply.<sup>2</sup>

**Issue Ages:** Age 0 to 85

**Minimum Premium:** \$10,000

**Maximum Premium:**

Age 0-75 \$1,000,000

Age 76-85 \$500,000

(premium over thresholds above require prior approval.)

## Ownership Requirement

The owner must also be the annuitant, except in instances where a non-natural entity, such as a trust, is named as the owner. Joint owners must also be joint annuitants.

## Death Benefit

Your annuity contract's death benefit is payable to your beneficiary(ies) upon your death. Your policy's death benefit will be equal to the greater of the annuity value or the guaranteed minimum values stated in your contract.

## Traditional IRA and Roth IRA

You may transfer or rollover funds from IRAs or qualified pension or profit sharing plans into your Keystone Index Annuity. For more information, please consult our Traditional IRA or Roth IRA Disclosure Statement for a complete explanation of the options and distribution requirements of each. If you purchase an annuity in an Individual Retirement Account (IRA) or Roth IRA, you should be aware that the annuity offers no additional tax deferral since IRAs already provide tax-deferred status. Accordingly, you should purchase an annuity in an IRA only if one or more of the features of the annuity, such as minimum guarantees, death benefits and life income options, are of value to you.

**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
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Annuities are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any Governmental Agency.

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MAY LOSE VALUE

<sup>1</sup> "Standard & Poor's 500" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Reliance Standard Life Insurance Company. The Keystone Index Annuity is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

<sup>2</sup> Rider not available in the state of New Jersey.

This product fact sheet provides a summary of the features of the Keystone Index Annuity, a Single Premium Deferred Equity Index Annuity Contract. It does not modify the terms of this contract. For full details, review the annuity contract. The annuity contract is subject to limitations. For more details, please contact the company.

Single Premium Deferred Equity Index Annuity Contract. Policy Form # RSL-8344-0107, Index Interest Riders Form # RSL-8347-0107, RSL-8348-0107, RSL-8349-0107, RSL-8350-0107, Waiver of Market Value Adjustment and Surrender Charges Rider Form # RSL-8339-0705. Terminal Illness Rider Policy Rider Form # RSL-8346-0107. Contract Does Not Pay Dividends (Non-Participating). Guarantees are backed by the financial strength and claims paying ability of Reliance Standard. An additional 10% IRS penalty may apply to withdrawals prior to age 59 1/2. Index Interest Rate and Interest Rates Subject to Change.

# The Keystone Index™ 7 Annuity

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## Keystone Index™ 7 Annuity

### Single Premium Deferred Equity Index Annuity

(Policy form may not be available in all states.)

Your annuity will earn interest based upon the allocation of your premium to one or more of the different Index Interest Strategies and/or the Fixed Interest Strategy. The annuity also provides a guarantee that your premium, less withdrawals, will earn interest at a guaranteed minimum rate over the length of the contract. At time of withdrawal, surrender or election of a settlement option, your annuity value will be the greater of the Minimum Guaranteed Values described below or the value of the Index Interest Strategies and Fixed Interest Strategy, reduced in either case by the applicable Surrender Charges. See Surrender Charges on back.

The following is a description of the available Strategies—a Fixed Interest Strategy and two Index Interest Strategies.

#### Strategy Description\*

**Annual Point to Point – Capped Strategy:** Interest credited under this Strategy for a Contract Year will be equal to the percentage change in the S&P 500<sup>1</sup> Index for the Contract Year, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. The Index Interest Rate Cap for the first year is guaranteed. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap for the subsequent Contract Year and that Index Interest Rate Cap will never be lower than the Minimum Index Interest Rate Cap.

**Annual Monthly Average – Capped Strategy:** Interest credited under this Strategy will be the Index Change as described below, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap for the subsequent Contract Year and that Index Interest Rate Cap will never be lower than the Minimum Index Interest Rate Cap.

The Index Change for a Contract Year will be equal to the Monthly Average S&P 500<sup>1</sup> Index Value (as measured on the twelve monthly contract anniversary dates of the Contract Year) minus the S&P 500<sup>1</sup> Index Value on the first day of the Contract Year, then divided by the S&P 500<sup>1</sup> Index Value on the first day of the Contract Year - stated as a percentage.

**Fixed Interest Strategy –** Annual compound interest will be credited at a stated rate under this Strategy for each Contract Year. The Initial Interest Rate will be guaranteed for the first Contract Year. Each year after the first, Reliance Standard will declare the interest rate for the subsequent contract year and that interest rate will never be lower than the Guaranteed Minimum Interest Rate.

\*The interest rate environment changes over time; your agent will provide the Initial and Minimum Index Interest Rate Caps and the Initial and Minimum Guaranteed Interest Rate.

## Minimum Guaranteed Values

Your annuity contract provides a Guaranteed Minimum Annuity Value equal to 100% of the premium paid, less withdrawals, compounded annually at 1%. If the annuity is surrendered during the surrender charge period, the Guaranteed Minimum Annuity Value will be reduced by the applicable surrender charge. See Surrender Charges for Early Withdrawals below. However, if the Minimum Contract Value, which is equal to 87.5% of your premium, less withdrawals, accumulated at 1.50% per annum would exceed the Guaranteed Minimum Annuity Value less any

applicable surrender charges, the Minimum Contract Value will instead apply. In either case, the minimum guaranteed value will be reduced by any applicable premium tax.

## Reallocation of Values

The premium that you pay will be allocated to the Index Interest Strategies and the Fixed Interest Strategy in accordance with the selections made in your application. On each contract anniversary, you may reallocate your annuity value among the strategies then available so long as you notify Reliance Standard

at least two weeks before each contract anniversary of such reallocation. The minimum amount you may reallocate is \$5,000 and \$5,000 must remain in any one strategy. Reallocation will be subject to the available strategies at that time.

## Penalty-free Access

You can withdraw up to 10% of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Withdrawals may be taken either as a lump sum or spread throughout the Contract Year. No more than one Penalty Free Withdrawal request may be made during any Contract Year. The amount of each request must be at least \$500. However, if your withdrawals exceed 10% of the annuity values in any contract year, surrender charges will apply to the excess amount withdrawn in that contract year.

## Surrender Charges for Early Withdrawals

Should you decide to withdraw more than the penalty-free amount allowed in any one year during the first seven years of your contract, the excess amount withdrawn will be subject to surrender charges as follows.

## Surrender Penalties

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8+
9%	8%	7%	6%	5%	4%	3%	0%

## Qualified Nursing Care Benefit

To access your funds if you are confined to a qualified nursing home or hospital, the annuitant must:

- Be admitted to a qualified nursing facility for at least one day following the end of your first contract year and remain confined to the facility for 90 consecutive days.
- Have been age 74 or younger when your contract was issued.

If you are the annuitant and meet both conditions, you may withdraw up to 25% of your annuity value penalty free in each year that you are confined to a qualified nursing home or hospital.

## Terminal Illness/Condition Benefit

You may access your entire annuity value penalty-free in the event that, after your first contract year, you are initially diagnosed as having a terminal illness by a qualified physician. Terminal illness means a condition that is reasonably expected to result in death within twelve months. If you are not the annuitant, the annuitant must qualify in order for this benefit to apply.<sup>2</sup>

**Issue Ages:** Age 0 to 85

**Minimum Premium:** \$10,000

**Maximum Premium:**

Age 0-75 \$1,000,000

Age 76-85 \$500,000

(premium over thresholds above require prior approval.)

## Ownership Requirement

The owner must also be the annuitant, except in instances where a non-natural entity, such as a trust, is named as the owner. Joint owners must also be joint annuitants.

## Death Benefit

Your annuity contract's death benefit is payable to your beneficiary(ies) upon your death. Your policy's death benefit will be equal to the greater of the annuity value or the guaranteed minimum values stated in your contract.

## Traditional IRA and Roth IRA

You may transfer or rollover funds from IRAs or qualified pension or profit sharing plans into your Keystone Index Annuity. For more information, please consult our Traditional IRA or Roth IRA Disclosure Statement for a complete explanation of the options and distribution requirements of each. If you purchase an annuity in an Individual Retirement Account (IRA) or Roth IRA, you should be aware that the annuity offers no additional tax deferral since IRAs already provide tax-deferred status. Accordingly, you should purchase an annuity in an IRA only if one or more of the features of the annuity, such as minimum guarantees, death benefits and life income options, are of value to you.

## RELIANCE STANDARD

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<sup>2</sup> Rider not available in the state of New Jersey.

This product fact sheet provides a summary of the features of the Keystone Index Annuity, a Single Premium Deferred Equity Index Annuity Contract. It does not modify the terms of this contract. For full details, review the annuity contract. The annuity contract is subject to limitations. For more details, please contact the company.

Single Premium Deferred Equity Index Annuity Contract. Policy Form # RSL-8344-0107, Index Interest Riders Form # RSL-8347-0107, RSL-8348-0107, RSL-8349-0107, RSL-8350-0107, Waiver of Market Value Adjustment and Surrender Charges Rider Form # RSL-8339-0705. Terminal Illness Rider Policy Rider Form # RSL-8346-0107. Contract Does Not Pay Dividends (Non-Participating). Guarantees are backed by the financial strength and claims paying ability of Reliance Standard. An additional 10% IRS penalty may apply to withdrawals prior to age 59 1/2. Index Interest Rate and Interest Rates Subject to Change.

# The Keystone Index™ 10 Annuity

A Smart Choice for Safety Conscious Individuals Seeking Financial Security and Growth



## Keystone Index™ 10 Annuity

### Single Premium Deferred Equity Index Annuity

(Policy form may not be available in all states.)

Your annuity will earn interest based upon the allocation of your premium to one or more of the different Index Interest Strategies and/or the Fixed Interest Strategy. The annuity also provides a guarantee that your premium, less withdrawals, will earn interest at a guaranteed minimum rate over the length of the contract. At time of withdrawal, surrender or election of a settlement option, your annuity value will be the greater of the Minimum Guaranteed Values described below or the value of the Index Interest Strategies and Fixed Interest Strategy, reduced in either case by the applicable Surrender Charges. See Surrender Charges on back.

The following is a description of the available Strategies—a Fixed Interest Strategy and two Index Interest Strategies.

#### Strategy Description\*

**Annual Point to Point – Capped Strategy:** Interest credited under this Strategy for a Contract Year will be equal to the percentage change in the S&P 500<sup>1</sup> Index for the Contract Year, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. The Index Interest Rate Cap for the first year is guaranteed. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap for the subsequent Contract Year and that Index Interest Rate Cap will never be lower than the Minimum Index Interest Rate Cap.

**Annual Monthly Average – Capped Strategy:** Interest credited under this Strategy will be the Index Change as described below, subject to an Index Interest Rate Cap and a minimum floor of 0% when the change is negative. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap for the subsequent Contract Year and that Index Interest Rate Cap will never be lower than the Minimum Index Interest Rate Cap.

The Index Change for a Contract Year will be equal to the Monthly Average S&P 500<sup>1</sup> Index Value (as measured on the twelve monthly contract anniversary dates of the Contract Year) minus the S&P 500<sup>1</sup> Index Value on the first day of the Contract Year, then divided by the S&P 500<sup>1</sup> Index Value on the first day of the Contract Year - stated as a percentage.

**Fixed Interest Strategy –** Annual compound interest will be credited at a stated rate under this Strategy for each Contract Year. The Initial Interest Rate will be guaranteed for the first Contract Year. Each year after the first, Reliance Standard will declare the interest rate for the subsequent contract year and that interest rate will never be lower than the Guaranteed Minimum Interest Rate.

\*The interest rate environment changes over time; your agent will provide the Initial and Minimum Index Interest Rate Caps and the Initial and Minimum Guaranteed Interest Rate.

## Minimum Guaranteed Values

Your annuity contract provides a Guaranteed Minimum Annuity Value equal to 100% of the premium paid, less withdrawals, compounded annually at 1%. If the annuity is surrendered during the surrender charge period, the Guaranteed Minimum Annuity Value will be reduced by the applicable surrender charge. See Surrender Charges for Early Withdrawals below. However, if the Minimum Contract Value, which is equal to 87.5% of your premium, less withdrawals, accumulated at 1.50% per annum would exceed the Guaranteed Minimum Annuity Value less any applicable surrender charges, the Minimum Contract Value will

instead apply. In either case, the minimum guaranteed value will be reduced by any applicable premium tax.

## Reallocation of Values

The premium that you pay will be allocated to the Index Interest Strategies and the Fixed Interest Strategy in accordance with the selections made in your application. On each contract anniversary, you may reallocate your annuity value among the strategies then available so long as you notify Reliance Standard at least two weeks before each contract anniversary of such reallocation. The minimum amount you may reallocate is \$5,000

and \$5,000 must remain in any one strategy. Reallocation will be subject to the available strategies at that time.

## Penalty-free Access

You can withdraw up to 10% of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Withdrawals may be taken either as a lump sum or spread throughout the Contract Year. No more than one Penalty Free Withdrawal request may be made during any Contract Year. The amount of each request must be at least \$500. However, if your withdrawals exceed 10% of the annuity values in any contract year, surrender charges will apply to the excess amount withdrawn in that contract year.

## Surrender Charges for Early Withdrawals

Should you decide to withdraw more than the penalty-free amount allowed in any one year during the first ten years of your contract, the excess amount withdrawn will be subject to surrender charges as follows.

## Surrender Penalties\*

Years 1-2	Year 3	Year 4	Year 5	Year 6
9%	8%	7%	6%	5%
Year 7	Year 8	Year 9	Year 10	Year 11+
4%	3%	2%	1%	0%

\* Surrender charge reduced for ages 60+ in MN (9%, 8, 7, 6, 5, 4, 3, 2, 1, 0)

## Qualified Nursing Care Benefit

To access your funds if you are confined to a qualified nursing home or hospital, the annuitant must:

- Be admitted to a qualified nursing facility for at least one day following the end of your first contract year and remain confined to the facility for 90 consecutive days.
- Have been age 74 or younger when your contract was issued.

If you are the annuitant and meet both conditions, you may withdraw up to 25% of your annuity value penalty free in each year that you are confined to a qualified nursing home or hospital.

## Terminal Illness/Condition Benefit

You may access your entire annuity value penalty-free in the event that, after your first contract year, you are initially diagnosed as having a terminal illness by a qualified physician. Terminal illness means a condition that is reasonably expected to result in death within twelve months. If you are not the annuitant, the annuitant must qualify in order for this benefit to apply.<sup>2</sup>

**Issue Ages:** Age 0 to 80

**Minimum Premium:** \$10,000

**Maximum Premium:**

Age 0-75 \$1,000,000

Age 76-80 \$500,000

(premium over thresholds above require prior approval.)

## Ownership Requirement

The owner must also be the annuitant, except in instances where a non-natural entity, such as a trust, is named as the owner. Joint owners must also be joint annuitants.

## Death Benefit

Your annuity contract's death benefit is payable to your beneficiary(ies) upon your death. Your policy's death benefit will be equal to the greater of the annuity value or the guaranteed minimum values stated in your contract.

## Traditional IRA and Roth IRA

You may transfer or rollover funds from IRAs or qualified pension or profit sharing plans into your Keystone Index Annuity. For more information, please consult our Traditional IRA or Roth IRA Disclosure Statement for a complete explanation of the options and distribution requirements of each. If you purchase an annuity in an Individual Retirement Account (IRA) or Roth IRA, you should be aware that the annuity offers no additional tax deferral since IRAs already provide tax-deferred status. Accordingly, you should purchase an annuity in an IRA only if one or more of the features of the annuity, such as minimum guarantees, death benefits and life income options, are of value to you.

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