

Annual Point to Point Participation Rate Comparison Chart

An Opportunity for Greater Potential Returns

The Keystone Index™ 7 Annuity



S&P 500®¹ Calendar Year Returns

Keystone 7 – Current Annual Point to Point Par Rate*	N/A									
S&P 500 Ending										
S&P 500 Return										
Annual Point to Point - Par										

Minimum Guar Val - 1% @ 100										
Annual PTP - Par Value										
S&P 500 Value										

An Opportunity for Greater Potential Returns

With a history dating back to 1957, the S&P 500^{®1} index has long been regarded as the best single gauge of the U.S. equities markets. It includes 500 widely held U.S. companies and captures approximately 80% of available market capitalization. It also eliminates the need for hypothetical back-testing like so many of the recently created indices require, such as volatility controlled indices, and the potential of hindsight bias or limits associated with such indices. So doesn't it make sense that a Fixed Indexed Annuity uses the S&P 500^{®1} index as the basis for interest crediting?

Choosing the right index interest crediting strategy is just as important as choosing the right index. All index interest strategies offer the opportunity for interest earnings above and beyond that of traditional fixed annuities or other short term fixed income alternatives. Different types of index interest strategies will produce different returns depending on the performance of the S&P 500^{®1} index over each contract year. With the participation rate strategy the interest earnings for a contract year are equal to the positive change in the S&P 500^{®1} index multiplied by a participation rate instead of being subject to a cap or reduced by a stated amount, such as a spread. During a contract year when the S&P 500^{®1} index has a high return, the interest will typically be much higher than what would be credited under a traditional cap rate strategy.

Reliance Standard's Keystone Index Annuity was first introduced on October 1, 2007. The graph illustrates how Reliance Standard's current Keystone 7 Index Annuity Annual Point to Point Participation Rate Strategy would have performed in comparison to the S&P 500^{®1} (excluding dividends) from

While the intent of a Fixed Index Annuity is not to outperform the index itself, the graph clearly illustrates the "Power of Zero" and the Annual Reset Feature, which are the most powerful benefits of a Fixed Index Annuity. During the up years, the client is able to participate in a percentage of the index returns with the Annual Point to Point Participation Rate Strategy. During the down years, the client benefits from the "Power of Zero", so unlike someone invested directly in the index that would have lost value, the negative return is replaced with a zero and their value remains unchanged. The benefit of the Annual Reset Feature within a Fixed Index Annuity is that each contract year there is a new starting point for the index and the index interest for that year is based on the increase or decrease over just that year, not from when the initial investment was made. This means that when the index declines in a particular year index credits are still earned even if the index value is below the original starting point.

Single Premium Deferred Index Annuity Contract. Policy Form # RSL-8344-0107 and RSL-8371-0816, Index Interest Riders Form # RSL-8347-0107, RSL-8348-0107, RSL-8349-0107, RSL-8350-0107, and riders RSL-8346-0107-MA, RSL-8339-0705-MA. Waiver of Surrender Charges Rider Form # RSL-8339-0705. Terminal Illness Rider Policy Rider Form # RSL-8346-0107. Contract Does Not Pay Dividends (Non-Participating). Keystone Index Annuity is available in all states except: AL, GU, MT, & NY. RSL is licensed in all states except NY.

As with any historical illustration, past performance does not indicate or provide any guarantee or assurance of future results. Economic conditions and financial market performance can and do vary significantly over time. While the participation and cap rates utilized in this illustration consist of Reliance Standard's current rates, they do not represent the rates that were actually in effect during the period illustrated. Reliance Standard has the right to adjust participation and cap rates on an annual basis; accordingly, there is no guarantee that the rates utilized in the illustration will apply in future periods. Rates current as of and are subject to change.

All guarantees are subject to the claims-paying ability of Reliance Standard Life.

*Rates Effective

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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.

NO BANK GUARANTEE

NOT A DEPOSIT

MAY LOSE VALUE