

# 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 Annuity Value of the Index Interest Strategies and Fixed Interest Strategy or the Minimum Guaranteed Values described below, 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 three Index Interest Strategies—with their respective current and guaranteed rates.

Strategy Description	Current Rate	Minimum Guar. Renewal Rate
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.*	Cap	
	3.50%	2.0%
Annual Point to Point – Participation Rate Strategy: Interest credited under this Strategy for a Contract Year will be equal to a percentage (the Participation Rate) of the change in the S&P 500 <sup>1</sup> Index for such year and a minimum floor of 0% when the change is negative.*	Participation Rate	
	25.0%	10.0%
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.  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.*	Cap	
	4.00%	2.0%
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.*	Interest Rate	
	2.15%	1.0%

\* The Index Interest Rate Cap, Participation Rate, and Fixed Interest Rate are guaranteed for the first Contract Year. Each year after the first, Reliance Standard will declare the Index Interest Rate Cap, Participation Rate, and Fixed Interest Rate for the subsequent Contract Year and that Cap or Rate will never be below the Minimum Guaranteed Rate or Cap.

## 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. However, if the Minimum Contract Value, which is equal to 87.5% of your premium, less withdrawals, accumulated at 1.0% 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.

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

**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
A MEMBER OF THE TOKIO MARINE GROUP

