

# The Eleos<sup>®</sup>-MVA Fixed Annuity

A Smart Choice for Safety Conscious Individuals Seeking Financial Security



## Eleos<sup>®</sup>-MVA

### Single Premium Deferred Annuity

(May not be available in all states.)

## Interest Rates

Interest on your annuity contract will be compounded annually and credited daily. The interest rate for the first 5 Contract Years is guaranteed. Each year thereafter, Reliance Standard will declare the interest rate for the subsequent Contract Year, and that interest rate will never be lower than the Minimum Guaranteed Interest Rate. The interest rate environment changes over time; your agent will provide the current Interest Rate and Minimum Guaranteed Interest Rate for your annuity contract.

## Penalty-free Access

You can withdraw up to 10% of the premium paid in the first contract year, and after the first year, up to 10% of the annuity value each year with no early withdrawal 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exceed 10% in any contract year, the market value adjustment and surrender penalties will apply to the entire amount withdrawn in that year.

A market value adjustment and surrender charges will apply to any penalty-free withdrawals taken within 12 months of surrender<sup>1</sup>.

## Early Withdrawals

Should you decide to withdraw more than the penalty-free amount allowed during the first five years of your contract, your annuity will be subject to a market value adjustment and surrender penalties.

## Surrender Penalties

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

## Market Value Adjustment

A market value adjustment occurs when you make early withdrawals from your annuity exceeding the penalty-free amount or request a full surrender of your annuity within the first five years of your contract. A market value adjustment increases or decreases your annuity value based on the difference between current interest rates and the interest rate in effect when your contract was issued.

If current interest rates are more than 0.5% lower<sup>2</sup> than the base interest rate of your contract, your annuity value will receive a positive adjustment should you decide to make an early withdrawal where the market value adjustment applies. If current rates are higher than the base interest rate, your annuity value will receive a negative adjustment. However, your annuity value will never be less than the premium you paid, minus any withdrawals accumulated at the minimum guaranteed interest rate, less surrender charges.

**Issue Ages:** Age 0 to 85

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

**Maximum Premium:** \$500,000

(premium over \$500,000 requires prior approval.)

<sup>1</sup> Not applicable in NJ.

<sup>2</sup> In Florida, if current interest rates are more than 0.25% lower than the base interest rate of your contract, your annuity value will receive a positive adjustment should you decide to make an early withdrawal where the market value adjustment applies.

## 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.

## Nursing Home Care

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.

## 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 annuity's value.

## Individual Retirement Annuity

You may rollover or transfer funds from IRAs or qualified pension or profit sharing plans into the Eleos-MVA contract. For more information, please consult our Traditional IRA or Roth IRA Disclosure Statements for a complete explanation of the options and distribution requirements of each.

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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

This product fact sheet provides a summary of the features of the Eleos-MVA, a Single Premium Deferred Annuity Contract with Market Value Adjustment. For full details, review the annuity contract. The annuity contract is subject to limitations. Proceeds may be affected if the age and/or sex of the annuitant is misstated at the time of application or if the contract is contested within the first two years after issue. For more details, please contact the company.

Single Premium Deferred Annuity Contract with Market Value Adjustment Form # RSL-8336-1004, LRS-9347-0805, LRS-9348-0805. Waiver of Market Value Adjustment and Surrender Charges Rider Policy Form # RSL-8338-1004, LRS-9199-0904, RSL-9200-0904. Contract Does Not Pay Dividends (Non-Participating). All guarantees are subject to the claims-paying ability of Reliance Standard. Interest Rates Subject to Change.