

Please review this checklist to avoid unnecessary delays in the processing of your New Business submissions

Did you remember to:

- ▶ **Complete RSL's Product Specific Training requirement? (required in all states)**
- ▶ **Fully complete the application?**
- ▶ **Complete the Surrender Charge grid? Please refer to the Product Sell Sheet for information and direction!**

NURSING HOME – HOSPITAL CONFINEMENT WAIVER

In the event of hospitalization or nursing home confinement, an annuity rider allows access to the annuity value as follows: If the annuitant is admitted to a qualified contract following the end of the first Contract Year and remains in such facility the annuity value may be withdrawn without penalty in each Contract Year. This rider is only available when the annuitant's age at the issuance of the annuity is 65 or older.

SURRENDER CHARGES

You may completely withdraw the principal and interest of your annuity at any time during the surrender charge period, including the first 12 months, are subject to the MVA (where applicable) and surrender charge. The surrender charge is shown below:

Contract Year	1	2	3	4	5	6
Surrender Charge Percentage						

MARKET VALUE ADJUSTMENT PROVISION

(applicable only to Apollo-MVA, Eleos-MVA, Argus2000-MVA, Elektra-579, and Elektra-6810) The interest earnings credited to your annuity are accumulated on a tax-deferred basis. The interest earnings are taxed as ordinary income when they are withdrawn or otherwise accessed. The MVA will increase your annuity value when the base interest rate on new contracts is higher than the base interest rate on your contract, otherwise the MVA will decrease your annuity value.

TAX TREATMENT

The interest earnings credited to your annuity are accumulated on a tax-deferred basis. The interest earnings are taxed as ordinary income when they are withdrawn or otherwise accessed. The MVA will increase your annuity value when the base interest rate on new contracts is higher than the base interest rate on your contract, otherwise the MVA will decrease your annuity value.

DEATH BENEFIT

The annuity value will be payable to the beneficiary(s) upon the death of the annuitant. The death benefit will be equal to the annuity value. If the owner is not the annuitant, the death benefit will be the annuity value less any applicable surrender charge.

Federal Tax Laws require a non-qualified annuity policy's value be distributed to the annuitant's beneficiary(s) upon the annuitant's death with two exceptions:

- o A surviving spouse who is designated Beneficiary may continue the annuity.
 - o A non-spouse Beneficiary may elect a periodic distribution over a period of 10 years beginning no later than one year following the annuitant's death.
- Either election must be made within 60 days after RSL receives proof of the annuitant's death.

ACKNOWLEDGEMENT OF OWNER(S)/APPLICANT(S)

- I have received and read this Disclosure Statement in its entirety and understand its contents.
- I understand that I am paying a single premium of \$ _____ to purchase a single premium deferred annuity contract from Reliance Standard Life Insurance Company (if you are exchanging an existing annuity, or are transferring another account, enter the estimated balance of the existing annuity or account that will be transferred to Reliance Standard Life).

Owner/Applicant Signature: _____ Date: _____

Joint Owner/Applicant Signature: _____ Date: _____

CERTIFICATION OF AGENT

- I certify that (a) this Disclosure Statement was provided to the owner(s)/applicant(s) indicated above, (b) I have not made any statements that differ from those made in this Disclosure Statement and (c) I have not made any promises or guarantees regarding the future value of any elements of the owner/applicant's annuity other than its minimum guaranteed values.

Agent Signature: _____ Date: _____

ANNUITY DISCLOSURE STATEMENT

This Disclosure Statement contains a summary of the _____, a deferred annuity contract with or without (check option that applies) a Market Value Adjustment (MVA) provision. The exact terms of the annuity are contained in the contract and any attached riders.

WHAT IS AN ANNUITY?

An annuity is a long-term financial contract between you and Reliance Standard Life Insurance Company ("RSL"). The annuity contract has two parts or periods. During the accumulation period, the money you put into the annuity contract will earn interest. The interest earnings grow tax deferred as long as you leave the money in the contract. During the payout period typically after your contract matures, RSL will pay you a regular income under the terms of the settlement option you elect.

HOW MUCH INTEREST WILL I EARN ON MY ANNUITY?

Your annuity will be credited with annual compound interest. The first year interest rate will consist of an initial base interest rate and an interest bonus that will be payable only during the first contract year. In addition, RSL guarantees that your contract will not earn less than the minimum guaranteed interest rate during any contract year.

Base Interest Rate*: _____

First Year Bonus Interest Rate: _____

Total First Year Interest Rate: _____

Minimum Guaranteed Interest Rate**: _____

Each contract year after the first, RSL will declare a renewal interest rate. However, your annuity can never earn less than the minimum guaranteed interest rate stated in your annuity contract.

*For the Elektra-579 and Elektra-6810 products only, the base interest rate at issue is guaranteed for the entire guarantee period. **For the Elektra-579 and Elektra-6810 products, enter the minimum guaranteed rate applicable AFTER the end of the initial guarantee period.

HOW CAN I WITHDRAW MONEY FROM MY ANNUITY?

Partial Withdrawals

During the first 12 months of your contract, you can withdraw up to 10% of the single premium paid penalty-free, and, in any contract year thereafter, up to 10% of the annuity value penalty-free. If you should withdraw more than the penalty-free amount in any contract year, the entire amount withdrawn during that year is subject to the applicable MVA and surrender charges.

*For Apollo-MVA and Apollo-SP contracts only: If no penalty-free withdrawal is taken in contract year two or any contract year thereafter, the amount of that year's penalty-free withdrawal may be carried over into the following year. If no withdrawals are made for two or more successive years, the carry over penalty-free balance can be 20 or up to a maximum penalty free amount of 30% of the single premium paid. The penalty-free carry over balance will return to zero as soon as a penalty free withdrawal of any amount is taken.

Annuitization

At any time after the first contract year, you may select one of the Settlement Options and begin receiving an income from your annuity; however, this normally occurs on the contract's maturity date. Maturity is either age 85 (70 in some states) or 10 years after issue, whichever is later. The MVA (for contracts with an MVA provision only) and surrender charges will apply for the first seven years on Apollo-MVA and Apollo-SP contracts, the first five years on Eleos-MVA and Eleos-SP contracts, and the first 10 years on Argus2000-MVA and Argus2000-SP contracts, unless you elect a Settlement Option after the fifth year, and the option is for more than six years. The MVA and surrender charges will be waived on the Elektra-579 and Elektra-6810 products if the policy is annuitized after the initial guarantee period and annuitization is over the life of the annuitant. Certain states also levy premium taxes upon election of a Settlement Option. If applicable, RSL will deduct this tax when payments begin.

Settlement Options:

- Life Annuity
- Designated Period Annuity
- Life Annuity with Payments Certain
- Joint and Last Survivor Annuity