

RELIANCE STANDARD

Elektra[®]-6810

Multi Year Interest Guarantee Annuity with Market Value Adjustment Period (may not be available in all states)

Issue Ages: 0-85 Owner/Annuitant

Minimum Premium: \$10,000

Interest Rates and Guarantee Periods

The Elektra[®]-6810 offers interest rates that are guaranteed for six, eight or ten years. The interest rates are reviewed regularly. Ask your agent about the current interest rates.

Surrender Penalties

There are no initial sales charge or fees, which means that 100% of your premium earns interest from the date we receive it. However, a Market Value Adjustment and Surrender Charge will apply to surrenders made before the end of the interest guarantee period.

The Market Value Adjustment factor is calculated by comparing the initial interest rate with the interest rate currently credited on new issues at time of surrender and factoring in the time remaining in the interest guarantee period. This can result in a credit to your annuity value during a period of decreasing rates, or conversely a deduction from your annuity value during a period of increasing rates.

Surrender Charge Schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10
6 Year	7%	6%	6%	5%	4%	3%				
8 Year	7%	6%	5%	5%	4%	3%	2%	1%		
10 Year	7%	6%	5%	4%	4%	3%	2%	1%	0%	0%

Penalty Free Access

During the first year of your interest guarantee period, you are able to access up to 10% of your Single Premium and thereafter, you can access up to 10% of your annuity value penalty free each year. Alternatively, you may elect to have interest paid to you monthly starting in the first year. However, if your withdrawals exceed 10% in any contract year, the Market Value Adjustment and Surrender Charges will apply to the entire amount withdrawn in that year. The Market Value Adjustment and Surrender Charges will apply to all penalty free withdrawals taken within 12 months of a surrender.

Waiver of Market Value Adjustment and Surrender Charges

In the event the Annuitant is confined in a qualified nursing home or hospital beginning after the first year and such confinement lasts for more than 90 consecutive days, up to 25% of the annuity value can be withdrawn in each contract year of qualified confinement. This benefit is not included if the Annuitant is 75 or older when the contract is issued.

Death Benefit

If the Owner dies and is also the Annuitant, the current annuity value is paid to the beneficiary. If the Owner dies and is not the Annuitant, the annuity value less any applicable surrender charges, will be paid to the beneficiary.

End of Guarantee Period Options

At the end of the interest guarantee period, the owner can elect to renew the contract for another interest guarantee period, can elect to apply the annuity value to one of the settlement options, or can withdraw the funds penalty-free. The Owner will be notified of the options prior to the end of the interest guarantee period. If no election is made, the contract will be renewed for the same interest guarantee period as the one that most recently expired.

Individual Retirement Annuity

You may rollover funds from other IRAs or qualified pension or profit sharing plan into the Elektra®-6810 contract. As you reach your required beginning date for required distributions, you will be notified of your minimum required distribution amount from the funds with Reliance Standard Life.

Single Premium Deferred Multi Year Guarantee Annuity Contract with Market Value Adjustment Form # RSL-8315-0598, LRS-8966-0598. Waiver of Market Value Adjustment and Surrender Charges Rider Policy Form # RSL-8308-1196, and LRS-8925-0797. Contract Does Not Pay Dividends (Non-Participating).