

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

September 23, 2020

### Interest Rate Changes - Effective Friday, October 2, 2020 (FIXED) & Friday, October 16, 2020 (INDEX)

Paperwork must be received in the home office by the close of business on **Thursday, 10/1 for Fixed business, and by Wednesday, 10/14 for Index business.** For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, Firelight, etc., the representative's "submit date" must be on or before 10/1 for Fixed business, and on or before 10/14 for Index business (the submit date used by RSL is the final submit date associated with the completed order transmitted to RSL and not the original submit date when any type of resubmission occurs). Also, to ensure timely delivery of overnight packages, we recommend using FedEx or UPS, as those carriers deliver directly to RSL, whereas the USPS only guarantees overnight delivery to our local mail sorting facility.

**Please Note:** 45-Day Rate Lock (for rate decreases) does not apply to the **Minimum Guarantee Rate or Keystone Participation Rate Strategy.** The Participation Rate Strategy is **NOT** rate locked and will be issued with the Participation Rate in effect on the buy/issue date after paperwork is in good order and premium(s) are received.

#### Traditional Fixed Annuity (Effective 10/2; Submit Deadline is 10/1)

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Eleos-MVA	<b>2.10%</b>	2.35%	<b>-0.25%</b>
Eleos-SP	<b>1.95%</b>	2.20%	<b>-0.25%</b>
Apollo-MVA	<b>3.70%/1.70%</b>	3.95%/1.95%	<b>-0.25%</b>
Apollo-SP	<b>3.55%/1.55%</b>	3.80%/1.80%	<b>-0.25%</b>

#### Fixed Index Annuity (Effective 10/16; Submit Deadline is 10/14)

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	<b>2.75%</b>	3.50%	<b>-0.75%</b>
Annual Pt-to-Pt Par Rate	<b>21.0%</b>	25.0%	<b>-4.00%</b>
Annual Monthly Avg Cap	<b>3.25%</b>	4.00%	<b>-0.75%</b>
Fixed Interest Rate	<b>1.90%</b>	2.15%	<b>-0.25%</b>
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	<b>3.15%</b>	3.80%	<b>-0.65%</b>
Annual Pt-to-Pt Par Rate	<b>23.0%</b>	27.0%	<b>-4.00%</b>
Annual Monthly Avg Cap	<b>3.65%</b>	4.30%	<b>-0.65%</b>
Fixed Interest Rate	<b>1.90%</b>	2.15%	<b>-0.25%</b>
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	<b>3.55%</b>	4.10%	<b>-0.55%</b>
Annual Pt-to-Pt Par Rate	<b>25.0%</b>	29.0%	<b>-4.00%</b>
Annual Monthly Avg Cap	<b>4.05%</b>	4.60%	<b>-0.55%</b>
Fixed Interest Rate	<b>1.95%</b>	2.20%	<b>-0.25%</b>

For more information contact:  
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