

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

March 10, 2020

### Interest Rate Decrease - Effective Friday, March 13, 2020 (FIXED) & Thursday, April 2, 2020 (INDEX)

Paperwork must be received in the home office by the close of business on **Thursday, March 12, 2020 for fixed business** and **Tuesday, March 31, 2020 for Index business**. For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, etc., the representative's "submit date" must be on or before 3/12/20 for fixed business and 3/31/20 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 3/13; Submit Deadline is 3/12)

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Eleos-MVA	2.15%	2.60%	-0.45%
Eleos-SP	2.00%	2.45%	-0.45%
Apollo-MVA	3.75%/1.75%	4.20%/2.20%	-0.45%
Apollo-SP	3.60%/1.60%	4.05%/2.05%	-0.45%

#### Fixed Index Annuity (Effective 4/2; Submit Deadline is 3/31)

Product	New Rates/Caps	Old Rates/Caps	Change
<b>Keystone-5</b>			
Annual Pt-to-Pt Cap	3.50%	4.00%	-0.50%
Annual Pt-to-Pt Par Rate	25.0%	40.0%	-15.00%
Annual Monthly Avg Cap	4.00%	4.50%	-0.50%
Fixed Interest Rate	2.00%	2.40%	-0.40%
<b>Keystone-7</b>			
Annual Pt-to-Pt Cap	3.85%	4.35%	-0.50%
Annual Pt-to-Pt Par Rate	27.0%	42.0%	-15.00%
Annual Monthly Avg Cap	4.35%	4.85%	-0.50%
Fixed Interest Rate	2.00%	2.40%	-0.40%
<b>Keystone-10</b>			
Annual Pt-to-Pt Cap	4.20%	4.70%	-0.50%
Annual Pt-to-Pt Par Rate	29.0%	44.0%	-15.00%
Annual Monthly Avg Cap	4.70%	5.20%	-0.50%
Fixed Interest Rate	2.05%	2.45%	-0.40%

For more information contact:  
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