

Rates & Participations Effective 10/16/2008

# Reliance Standard Life Insurance Co. Annuity Products

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

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10/15/2008

**\$1,200,000 paid Annuity Premium qualifies for Maui March 2008**

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
<b>Reliance Standard Life Insurance Co.</b>						
		Best A S&P A				Eleos-MVA
Elektra-579	1st year Base	\$10,000	10%		0-85	5Yr 7Yr
not available in AL,MD,MT,ND, NY,OK,OR,SC,TX,UT,VT,WA	<b>5 Year: 5.20% 4.20%</b> <b>7 Year: 4.75% 3.75%</b>		OR Systematic withdrawal available IMMEDIATELY	7,7,6,5,4 7,6,6,5,4,3,2	Owner to 99	<b>0-75 3.00% 4.00%</b> 76-80 2.40% 3.20% 81-85 1.80% 2.40%
Commission Reduced 1% to pay State Prem Tax on NQ in: ME,SD,WY	Renewal at end of each guarantee term into new guarantee term			Plus or minus MVA Waived on 25% Acct Value after 90 days in Hosp/Nursing Home (after 1st yr. Issue ages 0-74) subject to state availability		Full Comm on renewal
<b>Keystone-10</b>	<b>Index Options:</b>			<b>10 Years</b>	<b>0-85</b>	<b>8.50%</b>
not available in AL,MN,MT,NY,OR	Annual Point-to-Point Cap	9.00%	Minimum: \$10,000	9-9-8-7-6-5-4-3-2-1		Ages 81-85 6.80%
<b>Annual Reset EIA</b>	Annual Point-to-Point Participation Rate	30.00%	<b>Withdrawals:</b>	no MVA		
	Annual Monthly Avg. Cap	9.50%	10% beginning in Year 1	Hospital/Nursing Home, Terminal Illness Waiver (where available)		
	Annual Monthly Avg. Participation Rate	40.00%				
	Fixed Interest Rate	4.20%				
	Greater of 100% of prem at 2% or 87.50% of prem at 2.10%					
<b>Keystone-7</b>	<b>Index Options:</b>			<b>10 Years</b>	<b>0-85</b>	<b>5.00%</b>
not available in AL,MN,MT,NY,OR	Annual Point-to-Point Cap	9.00%	Minimum: \$10,000	9-9-8-7-6-5-4-3-2-1		Ages 81-85 4.00%
<b>Annual Reset EIA</b>	Annual Point-to-Point Participation Rate	30.00%	<b>Withdrawals:</b>	no MVA		
	Annual Monthly Avg. Cap	9.50%	10% beginning in Year 1	Hospital/Nursing Home, Terminal Illness Waiver (where available)		
	Annual Monthly Avg. Participation Rate	40.00%				
	Fixed Interest Rate	4.10%				
	Greater of 100% of prem at 2% or 87.50% of prem at 2.10%					
<b>Keystone-5</b>	<b>Index Options:</b>			<b>10 Years</b>	<b>0-85</b>	<b>4.00%</b>
not available in AL,MN,MT,NY,OR	Annual Point-to-Point Cap	8.50%	Minimum: \$10,000	9-9-8-7-6-5-4-3-2-1		Ages 81-85 3.20%
<b>Annual Reset EIA</b>	Annual Point-to-Point Participation Rate	25.00%	<b>Withdrawals:</b>	no MVA		
	Annual Monthly Avg. Cap	9.00%	10% beginning in Year 1	Hospital/Nursing Home, Terminal Illness Waiver (where available)		
	Annual Monthly Avg. Participation Rate	35.00%				
	Fixed Interest Rate	4.00%				
	Greater of 100% of prem at 2% or 87.50% of prem at 2.10%					
<b>Eleos - MVA &amp; SP</b>	First Year Years 2+ Bonus	Minimum:				Age: 0-75 76-80 81-85
5 Year Surrender Charge	5 Year: 6.35% 4.35%* 2.00%	\$10,000	Systematic Withdrawal of interest of 10% annual withdrawal beginning in first year.	5 Years 8-7-6-5-4-0	0-85	<b>4.00% 3.20% 2.40%</b>
MVA not available in: AL,MD,MN, MT,NY,OR,TX,UT,VT,WA	Guaranteed Min. 3% (where available and may vary by state)			Plus or minus MVA first five years (Eleos-MVA)		Eleos-SP Age: 0-75 76-80 81-85 <b>3.00% 2.40% 1.80%</b>
SP not available in: AL,MO, MT,NY,UT	<b>*Based on current renewal assumptions, base rate is NOT guaranteed</b>					
<b>Apollo - MVA &amp; SP</b>	First Year Years 2+ Bonus	Minimum:				Age: 0-75 76-80 81-85
MVA not available in: AL,MD,MN, MT,NY,OR,TX,UT,VT,WA	7 Year: 7.05% 4.05%	\$5,000	Systematic Withdrawal of interest of 10% annual withdrawal beginning in first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium	7 Years 9-8-7-6-5-4-2-0	0-85	Apollo-MVA <b>6.00% 4.80% 3.60%</b>
SP not available in: AL,MT,NY,UT	*Includes 4.00% annuitization bonus after 5th year, and annuitize 10 or more years (Annuitization bonus not available in OR & WA) Guaranteed Min. 3% (where available and may vary by state)			Plus or minus MVA first five years (Eleos-MVA)		Apollo-SP Age: 0-75 76-80 81-85 <b>5.00% 4.00% 3.00%</b>
<b>Argus2000 - MVA &amp; SP</b>	First Year Years 2+ Bonus	Minimum:				Age: 0-75 76-80 81-85
MVA not available in: AL,MD,MT ND,NY,OR,SC,TX,UT,VT,WA	10 Year: 7.15% 4.15% 3.00%	\$10,000	Systematic Withdrawal of interest of 10% annual withdrawal beginning in first year.	12-11-10-9-8-7-6-5-4-2 Plus or minus MVA first ten years (Argus2000-MVA)	0-85	Argus2000-MVA <b>7.50%</b> Premium Year 1 <b>4.50% 0.00%</b> Years 2-5 Years 6+
SP not available in: AL,FL,MD,MN, MT,NY,OR,PA,SC,WA	Base rate guaranteed years 1-3, thereafter guaranteed rate is 3.00%					Argus2000-SP <b>6.50%</b> Premium Year 1 <b>3.90% 0.00%</b> Years 2-5 Years 6+
						Reduced 20% ages 76-80 and 40% ages 81-85

Rates and Commissions Subject to Change without Notice