

The Eleos MVA

Fixed Annuity

3.15%

Years 1-5¹

Consider the Eleos MVA Annuity.

- 10% Free Withdrawal Available Immediately
- 1.0% Minimum Guaranteed Interest Rate
- 5-Year Surrender Penalty +/- MVA: Year 1-8%
Year 2-7%
Year 3-6%
Year 4-5%
Year 5-4%
Year 6-0%

Issued by Reliance Standard Life Insurance Company
Home Office: Chicago, Illinois
Administrative Office: Philadelphia, Pennsylvania.

RELIANCE STANDARD
LIFE INSURANCE COMPANY
A MEMBER OF THE TOKIO MARINE GROUP

¹Interest rate is guaranteed for the first five contract years. Interest rates beginning in year six may vary, but will not be lower than the Minimum Guaranteed Rate of 1.00%. Rates valid as of 4/17/2018 and are subject to change. Contract form RSL-8336-1004, LRS-9348-0805, LRS-9347-0805; Waiver form RSL-8338-1004, RSL-9200-0904, LRS-9199-0904. Neither Reliance Standard Life Insurance Company or its agents or representatives are authorized to give tax or legal advice. We suggest you consult your tax attorney or accountant on specific points of interest to you. (May not be available in all states.)

Fixed annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Withdrawals made prior to age 59 ½ are subject to a 10% IRS penalty tax and surrender charges may apply.

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Advisory services are only offered by Investment Adviser Representatives. Investments are: *Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.

Annuities are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any other Federal Government Agency.
No Bank Guarantee Not a Deposit May Lose Value

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