

Annuity Agent Guidelines – Effective April 5, 2021

I. For current interest rate information on RSL annuity products, please log in to www.reliancestandard.com, and visit the “Current Rates & News” menu.

II. For product, marketing and advertising questions, or to obtain a login for website access, contact the Annuity Sales Desk at 800.435.7775 ext 3696, or:

Todd Shaddinger, Annuity Marketing	Extension: 4749	Fax: 267.256.4752	Email: todd.shaddinger@rsl.com
Matt Olbrich, Annuity Marketing	Extension: 3340	Fax: 267.256.4752	Email: matthew.olbrich@rsl.com
Dan Martin, Annuity Marketing	Extension: 4765	Fax: 267.256.4752	Email: daniel.martin@rsl.com

III. For status on new business submissions and commissions, please visit the Annuity Information Center on our website, www.reliancestandard.com, or contact Customer Care at:

Customer Care Center: 800.435.7775		
General New Business Fax Line :	Fax : 267.256.3542	
For AnnuityNet & Affirm submissions:	Fax: 267.765.5955	Email: e-apps@rsl.com

IV. For status on licensing and contracting of agents, contact:

Licensing: 800.435.7775 ext 4040	Fax: 267.765.5952	Email: AgentAppointments@rsl.com
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V. For questions on all *in-force* business, including annuity claims status, contact Customer Care at:

Customer Care Center: 800.435.7775	Fax: 267.256.3532	Email: RetirementServices@rsl.com
Non-Financial Changes (Address Changes, etc.)**	Fax: 267.570.8812	
Financial Changes (Withdrawals, etc.)	Fax: 267.256.4713	

In-Force policy information is also available through our automated voice response system (800.435.7775) and via our website, www.reliancestandard.com .

****Beneficiary changes and Transfer of Ownership changes must be original; faxes cannot be accepted for these two change requests.**

VI. Policy Issue and Commissions:

Please review all applications prior to submission.

Submission of New Business: (Refer to this form, for all forms necessary for solicitation and replacement of business in all states.)

All New Business must be submitted as follows:

1. Fully completed and signed application
2. Fully completed and signed Surrender/Exchange, IRA Rollover and Direct Transfer Form (if applicable)
3. Fully completed and signed preliminary statement, notice to policyholder, suitability and/or disclosure form.

Agents who are not contracted with RSL must submit:

1. Fully completed and signed Appointment Questionnaire
2. Fully completed and signed Agent Agreement
3. Fully completed and signed W-9
4. Copy of current state license

Agents *already* contracted with RSL:

Mail business to:

Reliance Standard Life Insurance Company
Attn: Annuity New Business
1700 Market Street, Suite 1200
Philadelphia, PA 19103-3938

Agents *not yet* contracted with RSL*:

Submit licensing and contracting paperwork, (along with new business, where allowed by state), to your Wholesaler. Business submitted to RSL prior to an agent's contracting with the company cannot be processed. RSL requires pre-appointment of all producers located in the following states before accepting new business: GA, NC, NE, NM, PA, SD & UT.

*** Product-specific training is required in ALL states, and state mandated annuity CE training may be required in select states before placing business. Please review section XII for more information on required training.**

Applications Not in Good Order ("NIGO") will cause RSL to return the application to the producer or issue amended policies, and Commissions will not be released until the amendments are signed and returned. Below is a list of the most common reasons that cases are amended or applications are returned to the producer:

1. Incorrect state application form submitted
2. Incorrect or incomplete date of birth for Owner or Annuitant
3. MVA plan checked, but "Does Not" include MVA checked or "Does" include MVA not checked
4. Applications for 401K or 403B plans that are not offered by RSL
5. Annuity plan section lists incorrect guarantee period and/or interest rate (e.g., plan selected is Eleos and a 5-year rate guarantee is entered.)
6. Annuity plan section indicates incorrect surrender period
7. Multiple tax status selections indicated
8. Incorrect tax status and/or payment/funding method
9. Incorrect owner and/or annuitant listed on application
10. Replacement indicated for cash application
11. Incorrect replacement info provided on application
12. Signatures not conforming to indicated roles on application
13. Plan documents/copy of trust not received to support designation of ownership
14. **Product Specific Training or state-mandated CE has not been completed**

Following receipt of all issue requirements, (including the appropriate Disclosure Statements for all annuities to be issued as Traditional IRAs or Roth IRAs,) annuities are issued in three to five business days. Fixed and Indexed contracts with multiple premium sources will be issued as one contract and effective when the final payment is received. For applications submitted as exchanges, rollovers or transfers prior to a rate reduction, an extended rate lock of 45 days from the date RSL sends the paperwork to the existing financial institution is provided. Policy delivery receipts are mailed out with all new business and **must** be completed and returned by the agent (see below for more information.)

Policy Delivery Receipts

Reliance Standard Life ("RSL") includes a Policy Delivery Receipt with every annuity policy issued. It is the Producer's responsibility to have the Owner sign the Delivery Receipt and return it to RSL's annuity new business unit as soon as possible.

If a producer uses the mail to deliver a policy to the Owner, it should be sent certified or registered mail with a return receipt requested, or the Producer should obtain a certificate of mailing showing the date the policy was mailed. A copy of the return receipt, or the certificate of mailing should be sent to RSL's new business unit in place of the Delivery Receipt when a policy is delivered via mail.

If RSL does not receive a Delivery Receipt or other proof of mailing from the Producer, many State Insurance Departments take the position that the policy was never delivered when a dispute arises. Therefore, the Owner may be entitled to exercise their right to return the policy under the right to examine provision and the Producer's commissions will be charged back.

The following states mandate that RSL obtain proof of policy delivery from their producers and that the documentation must be retained for up to five years. Upon examination, RSL could be fined if adequate proof of delivery is not included in the file.

California
Pennsylvania
West Virginia

Louisiana
South Dakota

If the Delivery Receipt or Proof of Mailing are not received within 60 days of the date RSL mailed the policy, your commissions may be charged back.

Fixed Index Policy Issue Dates

Fixed Index policies (Keystone 5, 7, and 10) will be issued on the 1st and 15th of every month, or the next business day thereafter. Paperwork must be received in good order at the Home Office the business day before an issue date in order to be processed on that issue date.

Commissions

Commission cycles are run twice weekly on Tuesday and Thursday nights, and at month end. All commission checks are mailed out via the U.S. Postal Service, regular mail. Commission checks can be sent overnight at the agent's expense. Commission payments can also be sent via EFT. Typically, EFT commission from Tuesday evening's cycle appear in the producer's bank account on Thursday, and commission payments from Thursday's cycle appear in the bank account by the following Monday. However, fund availability dates can vary from bank to bank.

Upon issue, commission will be paid on the first \$450,000 of premium for the Apollo-MVA & Apollo SP plans, and the first \$750,000 of premium for the Eleos-MVA & Eleos-SP plans. On the Keystone Index products, commission will be paid on the first \$650,000 of premium for the 5-year plan, \$450,000 for the 7-year plan, and \$350,000 for the 10-year plan. Commission payment on the premium in excess of these amounts will be paid after the applicable "free look" period expires, as evidenced by a delivery receipt.

VII. Advertising and Solicitation:

Only advertising material that has been approved by Reliance Standard Life Insurance Company can be used. Approval for each advertisement **must** be received directly from the Administrative Office. The use of unauthorized materials will result in immediate termination of the agent(s) involved. To obtain approval, please fax advertising materials to (267) 256-4752 or send via email to annuity.marketing@rsli.com.

Replacing policies with another insurer through the use of misrepresentation or incomplete comparison will also result in immediate “for cause” termination of the agent(s) involved.

VIII. Replacement Activity:

Reliance Standard Life (“RSL”) does not encourage their agents or representatives to engage in replacement activity. Replacement is defined by the NAIC Replacement Model Regulations in further detail. Generally, “replacement” means any transaction in which a new annuity contract is purchased with funds from an existing life insurance or annuity contract through a 1035 exchange, IRA transfer, surrender & purchase, or loan & purchase.

Replacement may or may not be in a client’s best interest. Whether or not a replacement transaction is in the client’s best interest depends on the client’s financial situation and the rates and terms of the contemplated new contract. It is the responsibility of RSL’s agents/producers to disclose accurately and objectively all information that will enable the contract owner to determine if a replacement transaction is in his/her best financial interest.

All replacement transactions must comply with applicable state laws regarding replacement as well as RSL’s corporate replacement policy contained in the Agent Agreement and/or any RSL memo or bulletin. Moreover, all required replacement forms and disclosures must be completed and submitted to RSL in a timely manner.

Any replacements that violate Reliance Standard’s corporate replacement policy can result in termination of your appointment to represent RSL, termination of your Agent Agreement and possible regulatory action by your particular State’s Insurance Department.

IX. Product Suitability:

As a producer, when recommending any annuity contract it is essential that the product match each client’s needs. You should take into account the client’s financial status, tax status, investment objectives and any other financial, or personal factors relevant to your recommendation. Examples of relevant personal factors and information include, but are not limited to: occupation & occupational status, marital status, age, number & type of dependents, liquidity needs, sources and needs of income and source of premium to fund the annuity. It is your responsibility to understand each product and to make sure that it is appropriate and suitable for your client.

Annuities offer the owner guarantees, but the owner can lose money if they surrender the contract within the surrender charge period. The owner should understand that annuities are long-term investments that include surrender charges for early redemption. The surrender charges imposed could reduce the value below the initial premium amount. Clients should consider the need for their funds prior to purchasing an annuity contract.

Each RSL deferred annuity contract allows the owner to withdraw 10% of their value each Contract Year. If the owner expects that they might need additional access to their value before the surrender charge period, an annuity may not meet their needs. Annuities offer the owner excellent features such as safety of principal, tax deferral, avoidance of probate, and guarantees, and should only be purchased if these features are important to them.

Thoroughly review the benefits and features of the annuity contract with your clients before recommending the contract to them.

A Suitability Analysis form has been developed to assist you in obtaining information from each annuity applicant when determining the appropriateness of an annuity being considered. **You are required to submit a completed Suitability Analysis Form for all products, and in all states, regardless of whether or not that state has adopted suitability regulations. We may also require additional documentation to be provided.**

X. Use of Senior-Specific Certifications & Professional Designations:

On September 24, 2008, The National Association of Insurance Commissioners (NAIC) adopted a model regulation that prohibits certain uses of senior-specific certifications and designations. This regulation, in concert with the Unfair Trade Practices Act, aims to prevent misleading and deceptive sales practices in the sale of life insurance and annuities. Specifically, the model law prohibits the use of designations that imply that a producer has a special level of expertise in senior financial planning, except in cases where the credential is truly warranted, and where the designating organization is accredited by a certifying agency whose standards are recognized and accepted by the NAIC. Producers are strictly prohibited from self-conferring titles that imply a specialty in senior planning. Examples of designations that imply expertise would be using words such as “senior”, “retirement”, and “elder” in conjunction with words such as “advisor”, “specialist”, “consultant” and “planner”. For more information on what constitutes proper versus improper use of designations and certifications, please visit www.naic.org.

XI. Product-Specific* & State CE Annuity Training Requirement:

In 2010, the NAIC adopted a new, enhanced “Suitability in Annuity Transactions Model Regulation.” While the new Model Regulation contains many of the same requirements as the previous suitability regulations, there are three significant changes:

- 1) Carriers are required to pre-screen all annuity applications for suitability before issuing a contract. RSL began pre-screening applications in 2009, and will continue to do so.
- 2) Producers are required to complete a one-time 4-hour training course approved by the department of insurance.
- 3) Producers are required to complete carrier-provided product specific training before recommending a carrier’s products to a consumer.

Both the 4-hour training course requirement and the product specific training course requirement can be satisfied by visiting <https://secure.reged.com/TrainingPlatform/>. Please visit this site to review your state’s CE requirements.

***As of 5/17/2013, Reliance Standard’s Product Specific Training Course is required in ALL states.**

XII. Annuity Sales on U.S. Military Installations

On September 29, 2006, Congress passed the “Military Personnel Financial Services Protection Act.” Section 10 of this act states that “no person may sell, or offer for sale, any life insurance product to any member of the Armed Forces or a dependent thereof on a military installation of the United States, unless a disclosure in accordance with this section is provided to such member or dependent at the time of the sale or offer.” In compliance with the Military Personnel Financial Services Protection Act, Form **EF-2893** (Sale to Military Personnel Disclosure Form) must be completed for any annuity solicitations taking place on a U.S. Military base.

XIII. Community Property State Requirements for Annuity Distributions

In the states of **AZ, CA, ID, LA, NV, NM, TX, WA, and WI**, a spouse’s signature is required for all Non-Qualified distributions.

If the annuity was purchased prior to marriage, we will accept a marriage certificate to prove that the signature of the spouse is not required. Likewise, if the annuity was purchased after a divorce, we can accept a divorce decree to prove that the signature is not needed.

Effective 4/5/21

		SOLICITATION			REPLACEMENT			
		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)	
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status	
Alabama	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			AL
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			AL
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			AL
Alaska	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			AK
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			AK
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			AK
Arizona	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			AZ
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			AZ
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			AZ
Arkansas	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D		EF-2347	Exempt	AR
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D		EF-2347	Exempt	AR
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465		EF-2347	Exempt	AR

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (RS-1937-I for full exchanges & transfers, EF-1606-A for partial 1035 exchanges.)

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State	Product Line	Form #	Form #	Form #	Form #	Form #	Status		
California	Apollo & Eleos	RSL-8351-0107	RS-1606-3	EF-1480-I, EF-1465-D, EF-2810	EF-1383			CA	
	Keystone Index	RSL-8351-0107	EF-1716	EF-1480-I, EF-1867-D, EF-2810	EF-1383			CA	
	Reliance Guarantee	RSL-8351-0119	RS-1606-3	EF-1480-I, EF-3465, EF-2810	EF-1383			CA	
Colorado	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			CO	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			CO	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			CO	
Connecticut**	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1383			CT	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D, **see note below	EF-1383			CT	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1383			CT	

**In CT, Keystone Index applications MUST be accompanied by a "statement of minimum guaranteed values" (EF-1914 for the Keystone-5, EF-1915 for the Keystone-7, and EF-1916 for the Keystone-10).

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (RS-1937-I for full exchanges & transfers, EF-1606-A for partial 1035 exchanges.)

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State	Product Line	Form #	Form #	Form #	Form #	Form #	Status	
Delaware	Apollo & Eleos	RSL-8351-0107-DE		EF-1480-I, EF-1465-D	RS-1255-C			DE
	Keystone Index	RSL-8351-0107-DE	EF-1716	EF-1480-I, EF-1867-D	RS-1255-C			DE
	Reliance Guarantee	RSL-8351-0119-DE		EF-1480-I, EF-3465	RS-1255-C			DE
D.C.	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I			Exempt	DC
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D			Exempt	DC
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465			Exempt	DC
Florida	Apollo & Eleos	RSL-8351-0107-FL	RS-1606-3	EF-2349, EF-1465-D	RSL-7938 Ed.1/91	EF-2348		FL
	Keystone Index	RSL-8351-0107-FL	EF-1716	EF-2349, EF-1867-D	RSL-7938 Ed.1/91	EF-2348		FL
	Reliance Guarantee	RSL-8351-0119-FL	RS-1606-3	EF-2349, EF-3465	RSL-7938 Ed.1/91	EF-2348		FL
Georgia	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D			Exempt***	GA
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D			Exempt***	GA
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-2349, EF-3465			Exempt***	GA

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (RS-1937-I for full exchanges & transfers, EF-1606-A for partial 1035 exchanges.)

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Guam	Apollo & Eleos	RSL-8351-0107	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			GU	
	Keystone Index	N/A						GU	
	Reliance Guarantee	N/A						GU	
Hawaii	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1374			HI	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1374			HI	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1374			HI	
Idaho	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1147			ID	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1147			ID	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1147			ID	
Illinois	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	RS-1336-D			IL	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	RS-1336-D			IL	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	RS-1336-D			IL	

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (**RS-1937-I** for full exchanges & transfers, **EF-1606-A** for partial 1035 exchanges.)

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Indiana****	Apollo & Eleos	LRS-9093-0701		EF-1480-I, EF-1465-D	RS-1963			IN
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	RS-1963			IN
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	RS-1963			IN
Iowa	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1372			IA
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1372			IA
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1372			IA
Kansas	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D, EF-1145	RS-1981			KS
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D, EF-1145	RS-1981			KS
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465, EF-1145	RS-1981			KS
Kentucky	Apollo & Eleos	ICC19-RSL-8351	EF-2728	EF-1480-I, EF-1465-D	EF-1383			KY
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			KY
	Reliance Guarantee	ICC19-RSL-8351	EF-2728	EF-1480-I, EF-3465	EF-1383			KY

**** Use RSL-8351-0107 for Keystone business in IN. ***No replacement form required in GA if replacing an annuity, but when replacing a life policy, use replacement form EF-1383.

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (RS-1937-I for full exchanges & transfers, EF-1606-A for partial 1035 exchanges.)

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State	Product Line	Form #	Form #	Form #	Form #	Form #	Status		
Louisiana	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1371			LA	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1371			LA	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1371			LA	
Maine	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			ME	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			ME	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			ME	
Maryland	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1385			MD	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1385			MD	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1385			MD	
Massachusetts	Trad Fixed - Apollo	LRS-9093-0701		EF-1480-I, EF-1465-D	EF-1383			MA	
	Trad Fixed - Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1383			MA	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MA	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1383			MA	

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (RS-1937-I for full exchanges & transfers, EF-1606-A for partial 1035 exchanges.)

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State	Product Line	Form #	Form #	Form #	Form #	Form #	Status	
Michigan	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D			Exempt	MI
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D			Exempt	MI
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465			Exempt	MI
Minnesota	Apollo & Eleos	ICC19-RSL-8351		LRS-8665-0412, EF-1480-I	RSL-8311-0297			MN
	Keystone Index	ICC19-RSL-8351	EF-1716	LRS-8665-0412, EF-1480-I, EF-1867-D	RSL-8311-0297			MN
	Reliance Guarantee	ICC19-RSL-8351		LRS-8665-0412, EF-1480-I, EF-3465	RSL-8311-0297			MN
Mississippi	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I	EF-1383			MS
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MS
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1383			MS
Missouri	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			MO
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MO
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			MO

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (**RS-1937-I** for full exchanges & transfers, **EF-1606-A** for partial 1035 exchanges.)

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		SOLICITATION			REPLACEMENT				
		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)		
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status		
Montana	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			MT	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MT	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			MT	
Nebraska	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1383			NE	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NE	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1383			NE	
Nevada	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			NV	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NV	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			NV	
New Hampshire	Apollo & Eleos	ICC19-RSL-8351	RS-1606-4	EF-1480-I	EF-1383			NH	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NH	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-4	EF-1480-I, EF-3465	EF-1383			NH	

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		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)		
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status		
New Jersey ***	Apollo SP & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383				NJ
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383				NJ
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383				NJ
New Mexico	Apollo & Eleos	ICC19-RSL-8351	EF-1386	EF-1480-I, EF-1465-D	EF-1383				NM
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383				NM
	Reliance Guarantee	ICC19-RSL-8351	EF-1386	EF-1480-I, EF-3465	EF-1383				NM
North Carolina	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383				NC
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383				NC
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383				NC
North Dakota	Apollo & Eleos	RSL-8351-0107		EF-1480-I, EF-1465-D			Exempt		ND
	Keystone Index	RSL-8351-0107	EF-1716	EF-1480-I, EF-1867-D			Exempt		ND
	Reliance Guarantee	RSL-8351-0119		EF-1480-I, EF-3465			Exempt		

*** Use ICC19-RSL-8351 for Apollo-SP, all Eleos Business, and all Keystone business in **NJ**. Use LRS-9093-0701 for the Apollo MVA in **NJ**.

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Effective 4/5/21		SOLICITATION			REPLACEMENT			
		ANNUITY APPLICATION	BUYERS' GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)	
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status	
Ohio	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			OH
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			OH
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			OH
Oklahoma	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	RS-1060-C	EF-1007		OK
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	RS-1060-C	EF-1007		OK
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	RS-1060-C	EF-1007		OK
Oregon	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1383			OR
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			OR
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1383			OR
Pennsylvania	Apollo & Eleos	LRS-9093-0701		EF-1480-I	RS-1605-C			PA
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	RS-1605-C			PA
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	RS-1605-C			PA

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		SOLICITATION			REPLACEMENT			
		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)	
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status	
Puerto Rico	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			PR
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			PR
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			PR
Rhode Island	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1383			RI
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			RI
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1383			RI
South Carolina	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			SC
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			SC
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			SC
South Dakota	Apollo & Eleos	RSL-8351-0107		EF-1480-I	EF-1383			SD
	Keystone Index	RSL-8351-0107	EF-1716	EF-1480-I, EF-1867-D	EF-1383			SD
	Reliance Guarantee (MVA)	RSL-8351-0119		EF-1480-I, EF-3465	EF-1383			SD

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		SOLICITATION			REPLACEMENT				
		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)		
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status		
Tennessee	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I	EF-1455				TN
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1455				TN
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1455				TN
Texas	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383				TX
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383				TX
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383				TX
Utah	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383				UT
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383				UT
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383				UT
Vermont	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I	EF-1383				VT
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383				VT
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383				VT

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		SOLICITATION			REPLACEMENT				
		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)		
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status		
Virginia	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I, EF-1465-D	EF-1383			VA	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			VA	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	EF-1383			VA	
Washington	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I	RS-1725-C			WA	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	RS-1725-C			WA	
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	RS-1725-C			WA	
West Virginia	Apollo & Eleos	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			WV	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			WV	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-3	EF-1480-I, EF-3465	EF-1383			WV	
Wisconsin	Apollo & Eleos	ICC19-RSL-8351	RS-1606-5	RS-1967-A, EF-1480-I, EF-1465-D	EF-1383			WI	
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	EF-1383			WI	
	Reliance Guarantee	ICC19-RSL-8351	RS-1606-5	RS-1967-A, EF-1480-I, EF-3465	EF-1383			WI	

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		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON	EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)	
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status	
Wyoming	Apollo & Eleos	ICC19-RSL-8351		EF-1480-I	RS-1420			WY
	Keystone Index	ICC19-RSL-8351	EF-1716	EF-1480-I, EF-1867-D	RS-1420			WY
	Reliance Guarantee	ICC19-RSL-8351		EF-1480-I, EF-3465	RS-1420			WY

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RELIANCE STANDARD LIFE PRODUCT APPROVAL AS OF 4/5/2021

State	Keystone Index 5, 7, and 10	Reliance Guarantee	Apollo MVA	Apollo SP	Eleos MVA	Eleos SP	
	Status	Status	Status	Status	Status	Status	
Alabama	X	X	X	X	X	X	AL
Alaska	X	X	X	X	X	X	AK
Arizona	X	X	X	X	X	X	AZ
Arkansas	X	X	X	X	X	X	AR
California	X	X	X	X	X	X	CA
Colorado	X	X	X	X	X	X	CO
Connecticut	X	X	X	X	X	X	CT
Delaware	X	X	X	X	X	X	DE
D.C.	X	X	X	X	X	X	DC
Florida	X	X	X	X	X	X	FL
Georgia	X	X	X	X	X	X	GA
Guam					X		GU
Hawaii	X	X	X	X	X	X	HI
Idaho	X	X	X	X	X	X	ID
Illinois	X	X	X	X	X	X	IL
Indiana	X	X	X	X	X	X	IN
Iowa	X	X	X	X	X	X	IA
Kansas	X	X	X	X	X	X	KS
Kentucky	X	X	X	X	X	X	KY
Louisiana	X	X	X	X	X	X	LA
Maine	X	X	X	X	X	X	ME
Maryland	X	X		X	X	X	MD
Massachusetts	X	X	X	X	X	X	MA
Michigan	X	X	X	X	X	X	MI
Minnesota	X	X		X	X	X	MN
Mississippi	X	X	X	X	X	X	MS
Missouri	X	X	X	X	X		MO
Montana	X	X			X		MT
Nebraska	X	X	X	X	X	X	NE
Nevada	X	X	X	X	X	X	NV
New Hampshire	X	X	X	X	X	X	NH
New Jersey	X***	X	X	X	X	X	NJ

***Terminal Illness Rider NOT available on the Keystone product in New Jersey.

PRODUCTS ONLY APPROVED IN STATES SHOWING AN "X"

RELIANCE STANDARD LIFE PRODUCT APPROVAL AS OF 4/5/2021 (Continued)

State	Keystone Index 5, 7, and 10	Reliance Guarantee	Apollo MVA	Apollo SP	Eleos MVA	Eleos SP	
Status	Status	Status	Status	Status	Status	Status	
New Mexico	X	X	X	X	X	X	NM
North Carolina	X	X	X	X	X	X	NC
North Dakota	X	X	X	X		X	ND
Ohio	X	X	X	X	X	X	OH
Oklahoma	X	X	X	X	X	X	OK
Oregon	X	X		X		X	OR
Pennsylvania	X	X	X	X	X	X	PA
Puerto Rico	X	X	X	X	X	X	PR
Rhode Island	X	X	X	X	X	X	RI
South Carolina	X	X	X	X	X	X	SC
South Dakota	X	X	X	X	X	X	SD
Tennessee	X	X	X	X	X	X	TN
Texas	X	X		X	X	X	TX
Utah	X	X		X			UT
Vermont	X	X		X	X	X	VT
Virginia	X	X	X	X	X	X	VA
Washington	X	X		X		X	WA
West Virginia	X	X	X	X	X	X	WV
Wisconsin	X	X	X	X	X	X	WI
Wyoming	X	X	X	X	X	X	WY

PRODUCTS ONLY APPROVED IN STATES SHOWING AN "X"