

The Keystone Index™ 10 Annuity Illustration

A Smart Choice for Safety Conscious Individuals Seeking Financial Security and Growth



Form RSL-8344-0107

Prepared For:
Arnold Valued Client

Prepared By:
ROBERT R. FULTON
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Date:
November 13, 2024

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This is an illustration only. An illustration is not intended to predict actual performance. Interest rates, index changes, and other values that are set forth in the illustration are not guaranteed, except for those items clearly labeled guaranteed. This is an annuity illustration only, not a contract, and does not modify the provisions of any contract. Please consult the actual annuity contract for a complete description of all provisions and definitions.

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

Administrative Office | 1700 Market Street, Suite 1200 | Philadelphia, PA 19103 | (800) 435-7775
Home Office: Schaumburg, IL
www.reliancestandardlife.com

Annuities are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any Governmental Agency.

NO BANK GUARANTEE

NOT A DEPOSIT

MAY LOSE VALUE

The Keystone Index™ 10 Annuity

Fixed Index Annuity

Summary of Information Used to Prepare this Illustration

Annuitant & Owner	Arnold Valued Client	Prepared By	ROBERT R. FULTON
Gender & Issue age	Male, 60	Issue State	Washington
Premium	\$925,364.00	Plan Type	Qualified

Welcome to Your Illustration

Thank you for considering a Reliance Standard index annuity as part of your plan for long-term financial security. This illustration is designed to familiarize you with some of the key aspects of the Reliance Standard Keystone Index annuity by demonstrating how an annuity could perform under various hypothetical scenarios over an extended period of time.

The Reliance Standard Keystone index annuity is a single premium deferred equity index annuity contract. Annuities are long-term financial contracts between you and Reliance Standard.

The following information consists of hypothetical illustrations of Annuity Values, Cash Values, Minimum Guaranteed Annuity Values and Minimum Value at Surrender for the Reliance Standard Life - Keystone Index - Single Premium Deferred Annuity Equity Indexed Annuity Contract. While the contract values may be affected by an external index, the contract does not directly participate in any stock, bond or equity investments.

The illustrated values and index interest credited are based on the actual historical performance of the Standard & Poor's 500 Composite Stock Price Index for the periods indicated. The index does not include or reflect any dividends that may be paid by the companies included in the index. These illustrations are intended only to demonstrate how the contract values would have been affected based on the performance of the Standard & Poor's 500 Index in the historical periods reflected below, and must not be assumed to be reflective of future performance. Past performance is no guarantee of future results.

These illustrations are calculated as follows: The Annuity Values, Cash Values, Index Interest Credited, Minimum Guaranteed Annuity Values, and Minimum Values at Surrender shown are each determined as of the end of each contract year shown. The single premium is paid at the beginning of the first contract year and withdrawals, if any, are made at the end of each contract year after interest is credited. No Index Interest will be earned on any withdrawals or surrenders that occur during the contract year.

The values shown for the End of Surrender Charge Period are, in each case, measured as of the beginning of the first contract year during which surrender charges no longer apply. The contract continues through the maturity date specified on your contract, with certain exceptions, including a surrender of the contract. This is a hypothetical illustration - not an annuity contract.

Guarantees are backed by the financial strength and claims-paying ability of Reliance Standard Life Insurance Company. Product availability may vary among states, and some features may not be available in all states

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

Prepared for: Arnold Valued Client
Prepared by: ROBERT R. FULTON

Issue State: Washington

November 13, 2024

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This illustration is not valid without all pages

Version 1.1.1.0

The Keystone Index™ 10 Annuity

Fixed Index Annuity

Index Strategy Allocations



100%

- 0% Fixed Rate - 4.20%
- 0% S&P 500 1-Year Point-To-Point With Cap - 9.50%
- 100% S&P 500 1-Year Point-To-Point With Participation - 50%
- 0% S&P 500 1-Year Monthly Average Cap - 10.00%

Strategy	Initial Rate	Minimum Guaranteed Rate
Fixed Rate	4.20%	1.00%
S&P 500 1-Year Point-To-Point With Cap	9.50%	1.00%
S&P 500 1-Year Point-To-Point With Participation	50%	10%
S&P 500 1-Year Monthly Average Cap	10.00%	1.00%

The following is a description of the available interest Strategies, which consist of a Fixed Interest Strategy and three Index Interest Strategies.

Fixed Interest Strategy - Annual compound interest will be credited at a stated interest rate under this Strategy for each Contract Year. The initial interest rate will be guaranteed for the first Contract Year. Thereafter, the interest rate will be as declared by RSL for each subsequent Contract Year. However, RSL guarantees that this rate will not be less than the Guaranteed Minimum Interest Rate for any Contract Year.

Index Interest Strategies: For purposes of each of the following Strategies, the S&P 500® Index means the Standard & Poor's 500 Composite Stock Price Index. This Index does not include or reflect any dividends that may be paid by the companies included in such Index. The Standard & Poor's 500 Composite Stock Price Index Returns are, in each case, for the 12 month periods ending on the dates shown. The Annuity Value is accumulated using the Index Interest Credited in each contract year illustrated less withdrawals.

The Initial Index Interest Rate Cap or Initial Participation Rate, as applicable, is guaranteed for the first contract year. After the first contract year, Reliance Standard has the right to change the Index Interest Rate Cap or Participation Rate on an annual basis. Any such change will be effective at the beginning of a contract year. The Index Interest Rate Cap or the Participation Rate will never be lower than the Minimum Guaranteed Index Interest Rate Cap or Minimum Guaranteed Participation Rate shown above

S&P 500® Index Interest Strategies

- Annual Point to Point - Capped Strategy:** Interest credited under this Strategy for a Contract Year will be equal to the change in the S&P 500® Index for such year, but will not be less than zero or greater than the maximum amount (Index Interest Cap) in effect for such year.
- Annual Point to Point - Participation Rate Strategy:** Interest credited under this Strategy for a Contract Year will be equal to a percentage (the Participation Rate) of the change in the S&P 500® Index for that year, but will not be less than zero.
- Annual Monthly Average - Capped Strategy:** Interest credited under this Strategy for a Contract Year will be equal to the amount by which the average value of the S&P 500® Index, as measured on the twelve monthly contract anniversary dates following the inception of the Contract Year, exceeds the value of the S&P 500® Index at such inception, but will not be less than zero or greater than the maximum amount (Index Interest Cap) in effect for that year.

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The Keystone Index™ 10 Annuity

Fixed Index Annuity

Prepared By: ROBERT R. FULTON
 Prepared For: Arnold Valued Client
 Sex, Age: Male, 60

Type of Funds:
 Purchase Payment:

Qualified
 \$925,364.00

Contract Values Projected on a Guaranteed Basis

End Of Year	Age	Premium	Withdrawal	Annuity Value	Surrender Value	Death Benefit
1	61	925,364	0	934,618	858,830	934,618
2	62	0	0	943,964	867,503	943,964
3	63	0	0	953,403	884,774	953,403
4	64	0	0	962,937	911,317	962,937
5	65	0	0	972,567	938,657	972,567
6	66	0	0	982,293	966,816	982,293
7	67	0	0	992,115	995,821	995,821
8	68	0	0	1,002,037	1,025,696	1,025,696
9	69	0	0	1,012,057	1,056,466	1,056,466
10	70	0	0	1,022,178	1,088,160	1,088,160
11	71	0	0	1,032,399	1,120,805	1,120,805
12	72	0	0	1,042,723	1,154,429	1,154,429
13	73	0	0	1,053,151	1,189,062	1,189,062
14	74	0	0	1,063,682	1,224,734	1,224,734
15	75	0	0	1,074,319	1,261,476	1,261,476
16	76	0	0	1,085,062	1,299,320	1,299,320
17	77	0	0	1,095,913	1,338,300	1,338,300
18	78	0	0	1,106,872	1,378,449	1,378,449
19	79	0	0	1,117,941	1,419,802	1,419,802
20	80	0	0	1,129,120	1,462,397	1,462,397
25	85	0	0	1,186,716	1,695,318	1,695,318
35	95	0	0	1,310,873	2,278,366	2,278,366

Contract Values projected on a guaranteed basis.

The guaranteed values are calculated using the guarantees applicable to the Annuity Value, Surrender Value and the Death Benefit and are each determined as of the end of each contract year shown. The single premium is paid at the beginning of the first contract year and withdrawals, if any, are made at the end of each contract year after index interest is credited. No Index Interest will be earned on any withdrawals or surrenders that occur during a contract year.

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 Prepared by: ROBERT R. FULTON

Issue State: Washington

The Keystone Index™ 10 Annuity

Fixed Index Annuity

Prepared By: ROBERT R. FULTON
 Prepared For: Arnold Valued Client
 Sex, Age: Male, 60

Type of Funds:
 Purchase Payment:

Qualified
 \$925,364.00

Contract Values Projected on a Non-Guaranteed Basis

End Of Year	Age	Premium	Withdrawal	Annuity Value	Surrender Value	Death Benefit
1	61	925,364	0	978,063	898,366	978,063
2	62	0	0	978,063	898,840	978,063
3	63	0	0	1,024,717	950,937	1,024,717
4	64	0	0	1,124,217	1,053,391	1,124,217
5	65	0	0	1,124,217	1,063,509	1,124,217
6	66	0	0	1,286,554	1,228,659	1,286,554
7	67	0	0	1,391,151	1,341,070	1,391,151
8	68	0	0	1,578,191	1,535,580	1,578,191
9	69	0	0	1,578,191	1,549,784	1,578,191
10	70	0	0	1,769,389	1,753,465	1,769,389
11	71	0	0	1,870,156	1,870,156	1,870,156
12	72	0	0	1,870,156	1,870,156	1,870,156
13	73	0	0	1,959,362	1,959,362	1,959,362
14	74	0	0	2,149,616	2,149,616	2,149,616
15	75	0	0	2,149,616	2,149,616	2,149,616
16	76	0	0	2,460,021	2,460,021	2,460,021
17	77	0	0	2,660,021	2,660,021	2,660,021
18	78	0	0	3,017,660	3,017,660	3,017,660
19	79	0	0	3,017,660	3,017,660	3,017,660
20	80	0	0	3,383,250	3,383,250	3,383,250
25	85	0	0	4,110,283	4,110,283	4,110,283
35	95	0	0	7,859,274	7,859,274	7,859,274

Contract Values projected on a non-guaranteed basis.

The non-guaranteed values on are calculated using the initial rates (non-guaranteed elements) applicable to the Annuity Value, Surrender Value and the Death Benefit and are each determined as of the end of each contract year shown. The index returns used for the illustration replicate the calendar year returns for the period January 1, 2014 through December 31, 2023 and repeat the returns each ten year period. Please refer to the index strategy summaries to review the index changes and rates applicable to each strategy

The values assume the single premium is paid at the beginning of the first contract year and withdrawals, if any, are made at the end of each contract year after index interest is credited. No Index Interest will be earned on any withdrawals or surrenders that occur during a contract year.

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Issue State: Washington

The Keystone Index™ 10 Annuity

Fixed Index Annuity

Historical Indexed Strategy Values

S&P 500 Annual Point to Point Participation Rate Index Interest Strategy: 50%

			Guaranteed Values				Non-Guaranteed Values			
End Of Year	Age	Premium	S&P 500 Index Change	Interest Rate	Withdrawals, Benefits	Strategy Value	Interest Rate	Withdrawals, Benefits	Strategy Value	
1	61	925,364	11.39%	1.00%	0	934,618	5.70%	0	978,063	
2	62	0	-0.73%	1.00%	0	943,964	0.00%	0	978,063	
3	63	0	9.54%	1.00%	0	953,403	4.77%	0	1,024,717	
4	64	0	19.42%	1.00%	0	962,937	9.71%	0	1,124,217	
5	65	0	-6.24%	1.00%	0	972,567	0.00%	0	1,124,217	
6	66	0	28.88%	1.00%	0	982,293	14.44%	0	1,286,554	
7	67	0	16.26%	1.00%	0	992,115	8.13%	0	1,391,151	
8	68	0	26.89%	1.00%	0	1,002,037	13.45%	0	1,578,191	
9	69	0	-19.44%	1.00%	0	1,012,057	0.00%	0	1,578,191	
10	70	0	24.23%	1.00%	0	1,022,178	12.12%	0	1,769,389	
11	71	0	11.39%	1.00%	0	1,032,399	5.70%	0	1,870,156	
12	72	0	-0.73%	1.00%	0	1,042,723	0.00%	0	1,870,156	
13	73	0	9.54%	1.00%	0	1,053,151	4.77%	0	1,959,362	
14	74	0	19.42%	1.00%	0	1,063,682	9.71%	0	2,149,616	
15	75	0	-6.24%	1.00%	0	1,074,319	0.00%	0	2,149,616	
16	76	0	28.88%	1.00%	0	1,085,062	14.44%	0	2,460,021	
17	77	0	16.26%	1.00%	0	1,095,913	8.13%	0	2,660,021	
18	78	0	26.89%	1.00%	0	1,106,872	13.45%	0	3,017,660	
19	79	0	-19.44%	1.00%	0	1,117,941	0.00%	0	3,017,660	
20	80	0	24.23%	1.00%	0	1,129,120	12.12%	0	3,383,250	
25	85	0	-6.24%	1.00%	0	1,186,716	0.00%	0	4,110,283	
35	95	0	-6.24%	1.00%	0	1,310,873	0.00%	0	7,859,274	

Annual Point to Point Participation Rate Index Interest Strategy: Interest credited under this Strategy for a Contract Year will be equal to a percentage (the Participation Rate) of the change in the S&P 500® Index for that year, but will not be less than zero.

Guaranteed Values

The Guaranteed Values assume an S&P 500 Return of 0.0% and reflect the Guaranteed Minimum Annuity Value which is equal to the premium, less withdrawals compounded annually at 1.00% per year.

Non-guaranteed values

The Non-guaranteed values are based on the initial index interest participation rate which will be guaranteed for the first contract year and thereafter the initial index participation rate. The participation rate for subsequent years will be as declared by RSL for each subsequent Contract Year and will never be lower than the guaranteed minimum index interest participation rate. The index returns used for the illustration replicate the calendar year returns for the period 1/1/2014 through 12/31/2023 and repeat the returns each ten year period.

The guaranteed and non-guaranteed values assume the single premium is paid at the beginning of the first contract year and withdrawals, if any, are made at the end of each contract year after index interest is credited. No Index Interest will be earned on any withdrawals or surrenders that occur during a contract year.

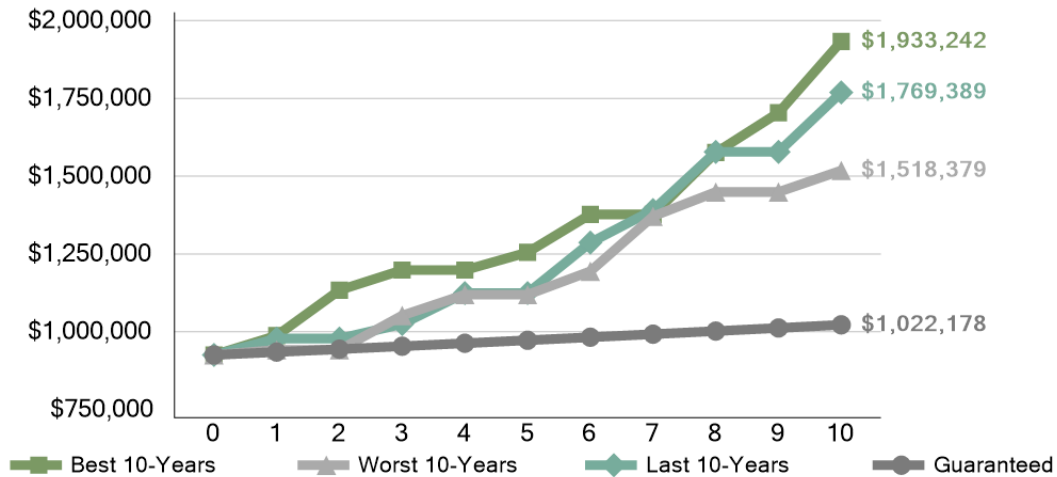
The Keystone Index™ 10 Annuity

Fixed Index Annuity

Comparison of Historical Periods

Annual Point to Point Participation Rate Index Interest Strategy: 50%

Best 10 Period 1/1/2012 - 12/31/2021 Growth rate over the period: 7.65%			Worst 10 Period 1/1/2007 - 12/31/2016 Growth rate over the period: 5.08%			Last 10 Period 1/1/2014 - 12/31/2023 Growth rate over the period: 6.70%		
End Of Year	Credited Interest Rate	Annuity Value	End Of Year	Credited Interest Rate	Annuity Value	End Of Year	Credit Interest Rate	Annuity Value
1	6.71%	\$987,410	1	1.77%	\$941,697	1	5.70%	\$978,063
2	14.80%	\$1,133,546	2	0.00%	\$941,697	2	0.00%	\$978,063
3	5.70%	\$1,198,102	3	11.73%	\$1,052,111	3	4.77%	\$1,024,717
4	0.00%	\$1,198,102	4	6.39%	\$1,119,340	4	9.71%	\$1,124,217
5	4.77%	\$1,255,251	5	0.00%	\$1,119,340	5	0.00%	\$1,124,217
6	9.71%	\$1,377,136	6	6.71%	\$1,194,392	6	14.44%	\$1,286,554
7	0.00%	\$1,377,136	7	14.80%	\$1,371,162	7	8.13%	\$1,391,151
8	14.44%	\$1,575,995	8	5.70%	\$1,449,250	8	13.45%	\$1,578,191
9	8.13%	\$1,704,123	9	0.00%	\$1,449,250	9	0.00%	\$1,578,191
10	13.45%	\$1,933,242	10	4.77%	\$1,518,379	10	12.12%	\$1,769,389



These examples illustrate how this strategy would have operated in three different 10-year periods using the total premium and the initial Annual Point to Point Participation Rate for all years shown. These examples use the S&P 500 Index performance to calculate the values. These examples assume you allocated a purchase payment of \$925,364.00 to the S&P 500 1-Year Point-To-Point With Participation strategy on January 1st, and you did not take any withdrawals during the periods shown above.

Prepared for: Arnold Valued Client
Prepared by: ROBERT R. FULTON

Issue State: Washington

The Keystone Index™ 10 Annuity

Fixed Index Annuity

Disclosure Page

Minimum Value

Your annuity contract provides a minimum value equal to 100.00% of the premium paid, less withdrawals and early withdrawal penalties accumulated at 1.00% per year (see surrender charge section) or if greater, 87.50% of your premium, less withdrawals accumulated at the nonforfeiture rate. In either case, the minimum guaranteed value will be reduced by any applicable premium tax. This Minimum Value is illustrated in the Surrender Value column of this illustration.

Qualified Nursing Care Benefit

To access your funds if you are confined to a qualified nursing home or hospital, the annuitant must:

- Be admitted to a qualified nursing facility for at least one day following the end of your first contract year and remain confined to the facility for 90 consecutive days.
- Have been age 74 or younger when your contract was issued.

If you are the annuitant and meet both conditions, you may withdraw up to 25% of your annuity value penalty-free in each year that you are confined to a qualified nursing home or hospital.

Terminal Illness/Condition Benefit

You may access your entire annuity value penalty-free in the event that, after your first contract year, you are initially diagnosed as having a terminal illness by a qualified physician. Terminal illness means a condition that is reasonably expected to result in death within twelve months. If you are not the annuitant, the annuitant must qualify in order for this benefit to apply.

Strategy Value

In this illustration, a strategy value equals the amount applied to an indexed strategy or the fixed strategy, minus all withdrawals, if any, and plus indexed interest, if any, credited.

Indexed Interest Rate

The indexed interest rate is determined, in part, by the growth of the index strategy. For each indexed strategy, indexed interest is credited only on the contract anniversary for each index strategy.

Penalty-free Access

You can withdraw up to 10% of your premium paid in the first year, and after the first year, up to 10% of the annuity value each year with no surrender charges. Withdrawals may be taken either as a lump sum or spread throughout the Contract Year. Systematic withdrawals may only be taken from the Fixed Interest Strategy. No more than one Penalty Free Withdrawal request may be made during any Contract Year. The amount of each request must be at least \$500. Amounts withdrawn from an Index Interest Strategy during a Contract Year will not receive any index interest for that year.

Surrender Charges for Early Withdrawal

Should you decide to withdraw more than the penalty-free amount allowed in any one year during the first ten years of your contract, the amount in excess of the penalty-free amount will be subject to surrender charges as follows:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Early Withdrawal Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.00%

Settlement Options

The amount to be used to provide annuity benefit payments shall be equal to the greater of (1) the Annuity Value, or (2) the Minimum Value. Any premium tax will be deducted from the value before calculating the settlement option payout.

Death Benefit

Your annuity contract's death benefit is payable upon your death. Your policy's death benefit will be equal to the greater of the annuity value or the minimum contract value as stated in your contract.

The Keystone Index™ 10 Annuity

Fixed Index Annuity

Required Minimum Distributions

If your annuity is a tax-qualified contract, it must comply with the required minimum distribution rules set out in the tax qualification endorsement. Those rules generally require certain distributions to be made beginning at age 70 ½ or age 73. The illustrations do not reflect these distributions, which will reduce the contract values shown unless the required minimum distribution is satisfied from another source.

Taxes

If a state premium tax applies to your annuity, it will be deducted from your annuity value at the time it is imposed. The projections in this illustration assume that no state premium tax applies. You will pay ordinary income taxes on the earned interest when you request annuity benefit payments, surrender your annuity, or take a withdrawal. If your annuity received pre-tax or tax-deductible contributions under a tax-qualified retirement plan, you will pay ordinary income taxes on those contributions when they are paid out. In addition, you may pay a 10% federal penalty tax on the taxable amount of any payment you receive before age 59 ½. You should consult a tax professional for more information about taxes on distributions from your annuity and penalty taxes that may apply.

Legal Notices

The contract illustrated is designed for accumulation of funds for future needs or retirement. Only holding this contract for a short period of time may not be in the buyer's best interest.

This illustration is not intended as a complete discussion of this annuity contract. In order to obtain a complete understanding, please read your annuity contract carefully. This illustration is not intended to be a substitute for the annuity contract. The terms of the annuity contract are controlling in all cases.

This is a hypothetical illustration of Annuity Values, Cash Values, Guaranteed and Non-guaranteed Values and Surrender Values for the Reliance Standard Life - Keystone - Single Premium Deferred Annuity Equity Indexed Annuity Contract. While the contract values may be affected by an external index, the contract does not directly participate in any stock, bond or equity investments.

Reallocation of Values

The premium that you pay will be allocated to the Index Interest Strategies and the Fixed Interest Strategy in accordance with the selections made in your application. On each contract anniversary, you may reallocate your annuity value among the strategies then available so long as you notify Reliance Standard at least two weeks before each contract anniversary of such reallocation. The minimum amount you may reallocate is \$5,000 and \$5,000 must remain in any one strategy. Reallocation will be subject to the available strategies at that time.

The Keystone Index™ 10 Annuity

Fixed Index Annuity

Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date. The maturity date is the contract anniversary on or immediately following the later of the youngest annuitant's 85th birthday or the 10th contract anniversary. However, clients may elect to annuitize at any time following the first contract anniversary (state variations and surrender charges may apply). This example illustrates result for "Single Life with 10-year period certain." Other annuity options are available. Actual annuity payments will depend upon the type of annuity settlement option selected, and when you elect to begin annuity payments. See your Contract for complete details. You may defer the maturity date to age 95 without our consent.

Annuitant	Arnold Valued Client
Gender	Male
Maturity Date	Contract Anniversary after attaining age 85
Annuity Payment Type	Single Life with 10-year period certain
Annuity Payment Frequency	Monthly

Annuitant Age 70

Minimum Guaranteed Values

Annuity Value Applied to Settlement Option	\$1,022,178
Annuity Payment Rate per \$1,000	5.20
Annuity Payment Amount	\$5,315

Hypothetical Projections

Annuity Value Applied to Settlement Option	\$1,769,389
Annuity Payment Rate per \$1,000	5.20
Annuity Payment Amount	\$9,201

Maturity Date

Minimum Guaranteed Values

Annuity Value Applied to Settlement Option	\$1,186,716
Annuity Payment Rate per \$1,000	7.77
Annuity Payment Amount	\$9,221

Hypothetical Projections

Annuity Value Applied to Settlement Option	\$4,110,283
Annuity Payment Rate per \$1,000	7.77
Annuity Payment Amount	\$31,937

Prepared for: Arnold Valued Client
 Prepared by: ROBERT R. FULTON

Issue State: Washington