

## **Annuity Agent Guidelines – Effective February 8, 2011**

### **I. 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  
2001 Market Street, Suite 1500  
Philadelphia, PA 19103-9802

**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: NC, NM, PA & UT.

### **II. For current interest rate information on RSL annuity products, call our Annuity Rate Hotline at: 1-800-351-7500, ext 3425, or on our website, [www.reliancestandard.com](http://www.reliancestandard.com).**

**III. For status on new business submissions and commissions, contact:**

Gloria Holloman, Annuities	Extension: 3675	Fax: 267.256.3542	Email: gloria.holloman@rsli.com
Genevieve Glover, Annuities	Extension: 3959	Fax: 267.256.3542	Email: genevieve.glover@rsli.com
Charles Hickman, Annuities	Extension: 3985	Fax: 267.256.3542	Email: charles.hickman@rsli.com
Ruben Victoria, Annuities	Extension: 3615	Fax: 267.256.3542	Email: ruben.victoria@rsli.com
Carla Martin, Annuities	Extension: 3960	Fax: 267.256.3542	Email: carla.martin@rsli.com

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

For submitting Contracting Paperwork, and for Licensing inquiries, please email: agentappointments@rsli.com

Dolores Shanks, Licensing	Extension: 3962	Fax: 267.256.3540	Email: dolores.shanks@rsli.com
Lynne Sellers, Licensing	Extension: 3773	Fax: 267.256.3540	Email: lynne.sellers@rsli.com

**V. For product, marketing and advertising questions, contact:**

Todd Shaddinger, Annuity Marketing	Extension: 4749	Fax: 267.256.4752	Email: todd.shaddinger@rsli.com
Amy Clements, Annuity Marketing	Extension: 3948	Fax: 267.256.4752	Email: amy.clements@rsli.com

**VI. For questions on all in-force business, including annuity claims status, contact Customer Service at:**

Individual Customer Service: **800.351.7500 Ext 4165** Fax: 267.256.3532 Email: customer.service@rsli.com

**VII. Policy Issue and Commissions:**

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 days. 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	Louisiana
Pennsylvania	South Dakota
West Virginia	

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 1<sup>st</sup> and 15<sup>th</sup> 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 \$150,000 of premium for the Argus2000-MVA and Argus2000-SP plans, \$200,000 of premium for the Apollo-MVA & Apollo SP plans, \$300,000 of premium for the Eleos-MVA, Eleos-SP, Elektra-579, Elektra-6810, and Alpha-SPIA plans. On the Keystone Index products, commission will be paid on the first \$400,000 of premium for the 5-year plan, \$350,000 for the 7-year plan, and \$250,000 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.

**Please review all applications prior to submission.** Incorrect or Incomplete applications will cause RSL to 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:

1. Wrong state application 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. MYG annuity plan listed but interest rate guarantee period is not indicated
6. Annuity plan section lists incorrect guarantee period and/or interest rate
7. Annuity plan section indicates incorrect surrender period
8. Multiple tax status selections indicated
9. Incorrect tax status and/or payment/funding method
10. Incorrect owner and/or annuitant listed on application
11. Replacement indicated for cash application
12. Incorrect replacement info provided on application
13. Signatures not conforming to indicated roles on application
14. Plan documents/copy of trust not received to support designation of ownership

### **VIII. 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@rsl.com](mailto:annuity.marketing@rsl.com).

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

## IX. 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.

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.

## X. 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 determining the appropriateness of an annuity being considered. **You are required to submit the Analysis Form for all products, and in all states, regardless of whether or not that state has adopted suitability regulations.**

## XI. 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](http://www.naic.org).

# RELIANCE STANDARD

Life Insurance Company

## Annuity Supply Order Form

Ship To: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Date: \_\_\_\_\_ Agent Code: \_\_\_\_\_

E-mail: \_\_\_\_\_

FAX #: \_\_\_\_\_

**\*\* Send all supply orders to your MGA or fax to 267-256-4752, ATTN: Annuity Marketing. All forms and brochures are also available on our website and on iPipeline. Please utilize the websites for all black and white materials.**

Section 1: Licensing				
Form #	Form Description	Quantity	Ship *	Comments
RS-1968-B	Agent Agreement			
4	W-9 Taxpayer Information			

All Licensing must be sent in with a copy of your current state license (and non-resident license when applicable)

Section 2: Applications				
Form #	States Available	Quantity	Ship *	Comments
LRS-9093-0701	CA*, CT**, IN*, MA***, PA, NJ			
RSL-8324-0900	All states (unless noted) where Keystone is NOT available.			
RSL-8351-0107	All states (unless noted) where Keystone IS available.			
LRS-9094-0900	Conditional Receipt (Group)			
RSL-8325-0900	Conditional Receipt (Non-Group)			
RSL-8324-0900-OR	OR			
RSL-8351-0107-AZ	AZ			
RSL-8351-0107-CT	CT			
RSL-8351-0107-DE	DE			
RSL-8351-0107-FL	FL			
RSL-8351-0107-IA	IA			
RSL-8351-0107-MA	MA (for SPIA, Keystone, Argus & Elektra business)			
RSL-8351-0107-NC	NC			
RSL-8351-0107-NJ	NJ (For SPIA, Apollo-SP, all Eleos business & Keystone)			
RSL-8351-0107-OH	OH			
RSL-8351-0107-PA	PA (for SPIA and Keystone business only)			
RSL-8351-2010-RI	RI			*New Application
RSL-8351-0107-TX	TX			
RSL-8351-0107-VA	VA			
RSL-8351-0107-VT	VT			

\* CA & IN use RSL-8351-0107 for SPIA and Keystone Index business. \*\*CT uses the LRS-9093-0701 for all Argus2000 & Elektra business.

\*\*\*MA uses LRS-9093-0701 for Apollo & Eleos business, and application RSL-8351-0107-MA for SPIA, Keystone, Argus, and Elektra business.

<b>Section 3: Marketing Forms</b>				
<b>Form #</b>	<b>Product Description</b>	<b>Quantity</b>	<b>Ship *</b>	<b>Comments</b>
1	A.M. Best Report			
EF-1143-A	Systematic Withdrawal			
EF-1204-A	Minimum Required Distribution Withdrawal			
EF-1212	Agent Guidelines			
EF-1247	Agent Commission EFT Form			
EF-1248	Systematic Withdrawal EFT Form			
EF-1401	Apollo-MVA Traditional IRA disclosure			
EF-1402	Apollo-SP Traditional IRA disclosure			
EF-1403	Argus-MVA Traditional IRA disclosure			
EF-1404	Argus-SP Traditional IRA disclosure			
EF-1405	Elektra-579 Traditional IRA disclosure			
EF-1406	Elektra-6810 Traditional IRA disclosure			
EF-1408	Apollo-MVA Roth IRA disclosure			
EF-1409	Apollo-SP Roth IRA disclosure			
EF-1410	Argus-MVA Roth IRA disclosure			
EF-1411	Argus-SP Roth IRA disclosure			
EF-1412	Elektra-579 Roth IRA disclosure			
EF-1413	Elektra-6810 Roth IRA disclosure			
EF-1489	Eleos-MVA Traditional IRA disclosure			
EF-1490	Eleos-SP Traditional IRA disclosure			
EF-1491	Eleos-MVA Roth IRA disclosure			
EF-1492	Eleos-SP Roth IRA disclosure			
EF-1456	72(t) Form			
EF-1459	72(q) Form			
EF-1487	Predetermined Settlement Option Form			(for Traditional IRAs and Roth-IRAs)
EF-1689	Predetermined Settlement Option Form			(for non-qualified accounts)
MKTG-007	Take a Closer Look at RSL			
RS-1058-1-C	Beneficiary Change Form			
RS-1393-1	Transfer of Ownership			
RS-1937-G	1035 Transfer Form			
EF-1606	Partial 1035 Exchange Form			
EF-1324	Large Case Premium Questionnaire			
EF-2121	Roth IRA Conversion/Recharacterization Form			
RS-2134	Apollo-MVA Slim Jim (envelope-size brochure)			
RS-2135	Apollo-SP Slim Jim (envelope-size brochure)			
RS-2136 (FL Only)	Apollo-MVA Slim Jim (FL only)			
RS-2328	Annuity Folders			
RS-2329	Fixed Annuity Product Client Guide			
EF-1956	Apollo MVA Fact Sheet			(Rate Sensitive)
EF-1957	Apollo SP Fact Sheet			(Rate Sensitive)
EF-1958	Eleos MVA Fact Sheet			(Rate Sensitive)
EF-1959	Eleos SP Fact Sheet			(Rate Sensitive)
EF-1960	Argus MVA Fact Sheet			(Rate Sensitive)
EF-1961	Argus SP Fact Sheet			(Rate Sensitive)
EF-1962	Elektra 579 Fact Sheet			(Rate Sensitive)
EF-1963	Elektra 6810 Fact Sheet			(Rate Sensitive)
EF-2515	Fixed Deferred Annuity Agent Training Guide			



**RELIANCE STANDARD LIFE INSURANCE COMPANY - REQUIRED FORMS AS OF 2/8/2011**

		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
<b>Alaska</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		AK
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		AK
<b>Arizona</b>	Traditional Fixed	RSL-8351-0107-AZ	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		AZ
	Fixed Index	RSL-8351-0107-AZ	EF-1716	EF-1480-G, EF-1867-B	EF-1383		AZ
<b>Arkansas</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C		EF-2347	Exempt
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B		EF-2347	Exempt
<b>California****</b>	Traditional Fixed	LRS-9093-0701		EF-1480-G	EF-1383		CA
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		CA
<b>Colorado</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		CO
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		CO
<b>Connecticut *</b>	Traditional Fixed	RSL-8351-0107-CT		EF-1480-G, EF-1465-C			Exempt
	Fixed Index	RSL-8351-0107-CT	EF-1716	EF-1480-G, EF-1867-B, **see note below			Exempt
<b>Delaware</b>	Traditional Fixed	RSL-8351-0107-DE		EF-1480-G, EF-1465-C	RS-1255-C		DE
	Fixed Index	RSL-8351-0107-DE	EF-1716	EF-1480-G, EF-1867-B	RS-1255-C		DE
<b>D.C.</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G			Exempt
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B			Exempt
<b>Florida</b>	Traditional Fixed	RSL-8351-0107-FL	RS-1606-3	EF-2349, EF-1465-C	RSL-7938 Ed.1/91	EF-2348	FL
	Fixed Index	RSL-8351-0107-FL	EF-1716	EF-2349, EF-1867-B	RSL-7938 Ed.1/91	EF-2348	FL
<b>Georgia</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C			Exempt***
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B			Exempt***
<b>Hawaii</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1374		HI
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1374		HI
<b>Idaho</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1147		ID
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1147		ID
<b>Illinois</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C	RS-1336-D		IL
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RS-1336-D		IL
<b>Indiana****</b>	Traditional Fixed	LRS-9093-0701		EF-1480-G, EF-1465-C	RS-1963		IN
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RS-1963		IN
<b>Iowa</b>	Traditional Fixed	RSL-8351-0107-IA	RS-1606-3	EF-1480-G, EF-1465-C	EF-1372		IA
	Fixed Index	RSL-8351-0107-IA	EF-1716	EF-1480-G, EF-1867-B	EF-1372		IA
<b>Kansas</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C	RS-1981	EF-1145	KS
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RS-1981	EF-1145	KS
<b>Kentucky</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		KY
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		KY

\*Use LRS-9093-0701 for Argus 2000 & Elektra business in **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).

\*\*\*\* Use RSL-8351-0107 for SPIA and Keystone business in **CA** and **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), and an IRA disclosure form (if applicable).

		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
Louisiana	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C	EF-1371		LA
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1371		LA
Maine	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		ME
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		ME
Maryland	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C	EF-1385		MD
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1385		MD
Massachusetts****	Traditional Fixed	RSL-8351-0107-MA		EF-1480-G, EF-1465-C	EF-1383		MA
	Fixed Index	RSL-8351-0107-MA	EF-1716	EF-1480-G, EF-1867-B	EF-1383		MA
Michigan	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C			Exempt
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B			Exempt
Minnesota	Traditional Fixed	RSL-8324-0900		LRS-8665-1195, EF-1480-G	RSL-8311-0297		MN
Mississippi	Traditional Fixed	RSL-8351-0107		EF-1480-G	EF-1383		MS
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		MS
Missouri	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	RS-1202-D		MO
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RS-1202-D		MO
Nebraska	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C	EF-1383		NE
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		NE
Nevada	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		NV
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		NV
New Hampshire	Traditional Fixed	RSL-8351-0107	RS-1606-4	EF-1480-G	EF-1383		NH
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		NH
New Jersey ***	Traditional Fixed	LRS-9093-0701	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		NJ
	Fixed Index	RSL-8351-0107-NJ	EF-1716	EF-1480-G, EF-1867-B	EF-1383		NJ
New Mexico	Traditional Fixed	RSL-8351-0107	EF-1386	EF-1480-G, EF-1465-C	EF-1383		NM
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		NM
North Carolina	Traditional Fixed	RSL-8351-0107-NC	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		NC
	Fixed Index	RSL-8351-0107-NC	EF-1716	EF-1480-G, EF-1867-B	EF-1383		NC
North Dakota	Traditional Fixed	RSL-8351-0107		EF-1480-G, EF-1465-C			Exempt
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B			Exempt
Ohio	Traditional Fixed	RSL-8351-0107-OH	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		OH
	Fixed Index	RSL-8351-0107-OH	EF-1716	EF-1480-G, EF-1867-B	EF-1383		OH
Oklahoma	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	RS-1060-C	EF-1007	OK
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RS-1060-C	EF-1007	OK
Oregon	Traditional Fixed	RSL-8324-0900-OR		EF-1480-G, EF-1465-C	EF-1383		OR

\*\*\*\* Use LRS-9093-0701 for all Apollo and Eleos business in MA.

\*\*\* Use RSL-8351-0107-NJ for SPIA, Apollo-SP, all Eleos Business, and all Keystone business in NJ. Use LRS-9093-0701 for Argus and Elektra business, and for the Apollo MVA.

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form (if applicable), and an IRA disclosure form (if applicable).

		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
<b>Pennsylvania **</b>	Traditional Fixed	LRS-9093-0701		EF-1480-G	RS-1605-C		PA
	Fixed Index	RSL-8351-0107-PA	EF-1716	EF-1480-G, EF-1867-B	RS-1605-C		PA
<b>Rhode Island</b>	Traditional Fixed	RSL-8351-2010-RI		EF-1480-G, EF-1465-C	EF-1383		RI
	Fixed Index	RSL-8351-2010-RI	EF-1716	EF-1480-G, EF-1867-B	EF-1383		RI
<b>South Carolina</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		SC
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		SC
<b>South Dakota</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G	RSL-8146		SD
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RSL-8146		SD
<b>Tennessee</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G	EF-1455		TN
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1455		TN
<b>Texas</b>	Traditional Fixed	RSL-8351-0107-TX		EF-1480-G, EF-1465-C	EF-1383		TX
	Fixed Index	RSL-8351-0107-TX	EF-1716	EF-1480-G, EF-1867-B	EF-1383		TX
<b>Utah</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		UT
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		UT
<b>Vermont</b>	Traditional Fixed	RSL-8351-0107-VT	RS-1606-3	EF-1480-G	EF-1383		VT
	Fixed Index	RSL-8351-0107-VT	EF-1716	EF-1480-G, EF-1867-B	EF-1383		VT
<b>Virginia</b>	Traditional Fixed	RSL-8351-0107-VA		EF-1480-G, EF-1465-C	EF-1383		VA
	Fixed Index	RSL-8351-0107-VA	EF-1716	EF-1480-G, EF-1867-B	EF-1383		VA
<b>Washington</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G	RS-1725-C		WA
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RS-1725-C		WA
<b>West Virginia</b>	Traditional Fixed	RSL-8351-0107	RS-1606-3	EF-1480-G, EF-1465-C	EF-1383		WV
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		WV
<b>Wisconsin</b>	Traditional Fixed	RSL-8351-0107	RS-1606-5	RS-1967-A, EF-1480-G, EF-1465-C	EF-1383		WI
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	EF-1383		WI
<b>Wyoming</b>	Traditional Fixed	RSL-8351-0107		EF-1480-G	RS-1420		WY
	Fixed Index	RSL-8351-0107	EF-1716	EF-1480-G, EF-1867-B	RS-1420		WY

\*\*Use RSL-8351-0107-PA for SPIA business in PA.

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**PRODUCT APPROVAL AS OF 2/8/2011** (Please note that Argus & Elektra Products have been temporarily suspended.)

STATE	KEYSTONE INDEX	APOLLO MVA	APOLLO SP	ELEOS MVA	ELEOS SP	ELEKTRA 579	ELEKTRA 6810	ARGUS2000 MVA	ARGUS2000 SP	ALPHA – SPIA*	
	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	
Alaska	X	X	X	X	X	X	X	X	X	X	AK
Arizona	X	X	X	X	X	X	X	X	X	X	AZ
Arkansas	X	X	X	X	X	X	X	X	X	X	AR
California	X	X	X	X	X	X	X	X	X	X	CA
Colorado	X	X	X	X	X	X	X	X	X	X	CO
Connecticut	X	X	X	X	X	X	X	X	X	X	CT
Delaware	X	X	X	X	X	X	X	X	X	X	DE
D.C.	X	X	X	X	X	X	X	X	X	X	DC
Florida	X	X	X	X	X	X	X	X		X	FL
Georgia	X	X	X	X	X	X	X	X	X	X	GA
Hawaii	X	X	X	X	X	X	X	X	X	X	HI
Idaho	X	X	X	X	X	X	X	X	X	X	ID
Illinois	X	X	X	X	X	X	X	X	X	X	IL
Indiana	X	X	X	X	X	X	X	X	X	X	IN
Iowa	X	X	X	X	X	X	X	X	X	X	IA
Kansas	X	X	X	X	X	X	X	X	X	X	KS
Kentucky	X	X	X	X	X	X	X	X	X	X	KY
Louisiana	X	X	X	X	X	X	X	X	X	X	LA
Maine	X	X	X	X	X	X	X	X	X	X	ME
Maryland	X		X		X						MD
Massachusetts	X	X	X	X	X	X	X	X	X	X	MA
Michigan	X	X	X	X	X	X	X	X	X	X	MI
Minnesota			X		X	X		X		X	MN
Mississippi	X	X	X	X	X	X	X	X	X	X	MS
Missouri	X	X	X	X		X	X	X	X	X	MO
Nebraska	X	X	X	X	X	X	X	X	X	X	NE
Nevada	X	X	X	X	X	X	X	X	X	X	NV
New Hampshire	X	X	X	X	X	X	X	X	X	X	NH
New Jersey	X	X	X	X	X	X	X	X	X	X	NJ
New Mexico	X	X	X	X	X	X	X	X	X	X	NM
North Carolina	X	X	X	X	X	X	X	X	X	X	NC
North Dakota	X	X	X		X				X	X	ND
Ohio	X	X	X	X	X	X	X	X	X	X	OH
Oklahoma	X	X	X	X	X			X	X	X	OK
Oregon			X		X					X	OR
Pennsylvania	X	X	X	X	X***	X	X	X		X	PA
Rhode Island	X	X	X	X	X	X	X	X	X	X	RI
South Carolina	X	X	X	X	X					X	SC

\*SPIA Non-Assignability Waiver Available in all states where the SPIA is approved, EXCEPT UT and OR.

**PRODUCT APPROVAL AS OF 2/8/2011** (Please note that Argus & Elektra Products have been temporarily suspended.)

STATE	KEYSTONE INDEX	APOLLO MVA	APOLLO SP	ELEOS MVA	ELEOS SP	ELEKTRA 579	ELEKTRA 6810	ARGUS2000 MVA	ARGUS2000 SP	ALPHA – SPIA*	
	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	STATUS	
South Dakota	X	X	X	X	X	X	X	X	X	X	SD
Tennessee	X	X	X	X	X	X	X	X	X	X	TN
Texas	X		X		X				X**	X	TX
Utah	X		X						X**	X	UT
Vermont	X		X		X				X	X	VT
Virginia	X	X	X	X	X	X	X	X	X	X	VA
Washington	X		X		X					X	WA
West Virginia	X	X	X	X	X	X	X	X	X	X	WV
Wisconsin	X	X	X	X	X	X	X	X	X	X	WI
Wyoming	X	X	X	X	X	X	X	X	X	X	WY

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\*\*The issue age for the Argus-SP in the states of Texas and Utah is 0-59.

**PRODUCTS ONLY APPROVED IN STATES SHOWING AN “X”**