

**Annuity Agent Guidelines – Effective July 1, 2023**

I. For current interest rate information on RSL annuity products, please visit [www.reliancestandardlife.com](http://www.reliancestandardlife.com) (Professionals section, under “Rates & Bulletins.”)

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.reliancestandardlife.com](http://www.reliancestandardlife.com), or contact Customer Care at:

Customer Care Center: <b>800.435.7775</b>		
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: <b>800.435.7775 ext 4040</b>	Fax: 267.765.5952	Email: AgentAppointments@rsl.com
---	-------------------	----------------------------------

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

Customer Care Center: <b>800.435.7775</b>	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.reliancestandardlife.com](http://www.reliancestandardlife.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    | 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 daily. EFT commission typically posts to the agent’s bank account two business days after the commission payment was processed. However, fund availability dates can vary from bank to bank. Commission statements are available online only.

Upon issue, commission will be paid out up to the premium thresholds listed below. 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.

Premium	Product(s)
Up to \$350,000	Keystone-10, Reliance Accumulator 10
Up to \$450,000	Apollo MVA, Apollo SP, Keystone-7, Reliance Accumulator 7
Up to \$650,000	Keystone-5, Reliance Accumulator 5
Up to \$750,000	Eleos MVA, Eleos SP, Reliance Guarantee

## 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](http://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 7/1/23

		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>Alabama</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			AL
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			AL
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			AL
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			AL
<b>Alaska</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			AK
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			AK
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			AK
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			AK
<b>Arizona</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			AZ
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			AZ
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			AZ
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			AZ

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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		
Arkansas	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1383	EF-2347		AR	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383	EF-2347		AR	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383	EF-2347		AR	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383	EF-2347		AR	
California	Apollo & Eleos	RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D, EF-2810	EF-1383			CA	
	Keystone Index	RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D, EF-2810	EF-1383			CA	
	Reliance Guarantee	RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465, EF-2810	EF-1383			CA	
	Reliance Accumulator	RSL-8351-0121	EF-1716	EF-1480-I, EF-3495, EF-2810	EF-1383			CA	
Colorado	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			CO	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			CO	
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			CO	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			CO	

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>Connecticut**</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1383			CT	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D, **see note below	EF-1383			CT	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			CT	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			CT	
<b>Delaware</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	RS-1255-C			DE	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RS-1255-C			DE	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	RS-1255-C			DE	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	RS-1255-C			DE	
<b>D.C.</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I			Exempt	DC	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D			Exempt	DC	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465			Exempt	DC	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495			Exempt	DC	

\*\*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 (ACORD form 951e.)



Effective 7/1/23

		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>Florida</b>	Apollo & Eleos	RSL-8351-0121-FL	RS-1606-3	EF-2349, EF-1465-D	RSL-7938 Ed.1/91	EF-2348		FL
	Keystone Index	RSL-8351-0121-FL	EF-1716	EF-2349, EF-1867-D	RSL-7938 Ed.1/91	EF-2348		FL
	Reliance Guarantee	RSL-8351-0121-FL	RS-1606-3	EF-2349, EF-3465	RSL-7938 Ed.1/91	EF-2348		FL
	Reliance Accumulator	RSL-8351-0121-FL	EF-1716	EF-2349, EF-3495	RSL-7938 Ed.1/91	EF-2348		FL
<b>Georgia</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D			Exempt***	GA
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D			Exempt***	GA
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465			Exempt***	GA
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495			Exempt***	GA
<b>Guam</b>	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
	Reliance Accumulator	N/A						GU

. \*\*\*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 (ACORD form 951e.)

Effective 7/1/23

		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		
Hawaii	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1374			HI	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1374			HI	
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1374			HI	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1374			HI	
Idaho	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1147			ID	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1147			ID	
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1147			ID	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1147			ID	
Illinois	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	RS-1336-D			IL	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RS-1336-D			IL	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	RS-1336-D			IL	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	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 (ACORD form 951e.)

Effective 7/1/23

		SOLICITATION			REPLACEMENT			EXEMPT FROM REPLACEMENT REGULATIONS (NOT EXEMPT IF BLANK)
		ANNUITY APPLICATION	BUYERS GUIDE	PRELIMINARY STATEMENT, DISCLOSURE, OR SUITABILITY FORM	NOTICE TO POLICYHOLDER	DISCLOSURE STATEMENT, COMPARISON		
State	Product Line	Form #	Form #	Form #	Form #	Form #	Status	
Indiana	Apollo & Eleos	N/A					IN	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RS-1963		IN	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	RS-1963		IN	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	RS-1963		IN	
Iowa	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1372		IA	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1372		IA	
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1372		IA	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1372		IA	
Kansas	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D, EF-1145	RS-1981		KS	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D, EF-1145	RS-1981		KS	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465, EF-1145	RS-1981		KS	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495, EF-1145	RS-1981		KS	

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>Kentucky</b>	Apollo & Eleos	ICC21-RSL-8351-0121	EF-2728	EF-1480-I, EF-1465-D	EF-1383				KY
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383				KY
	Reliance Guarantee	ICC21-RSL-8351-0121	EF-2728	EF-1480-I, EF-3465	EF-1383				KY
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383				KY
<b>Louisiana</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1371				LA
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1371				LA
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1371				LA
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1371				LA
<b>Maine</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383				ME
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383				ME
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383				ME
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383				ME

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>Maryland</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1385			MD	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1385			MD	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1385			MD	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1385			MD	
<b>Massachusetts</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1383			MA	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MA	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			MA	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			MA	
<b>Michigan</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D			Exempt	MI	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D			Exempt	MI	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465			Exempt	MI	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495			Exempt	MI	

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>Minnesota</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I	RSL-8311-0297			MN
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RSL-8311-0297			MN
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	RSL-8311-0297			MN
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	RSL-8311-0297			MN
<b>Mississippi</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I	EF-1383			MS
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MS
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			MS
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			MS
<b>Missouri</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			MO
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MO
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			MO
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	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 (ACORD form 951e.)

Effective 7/1/23

		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>Montana</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			MT
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			MT
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			MT
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			MT
<b>Nebraska</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1383			NE
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NE
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			NE
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			NE
<b>Nevada</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			NV
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NV
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			NV
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			NV

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>New Hampshire</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-4	EF-1480-I	EF-1383			NH
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NH
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-4	EF-1480-I, EF-3465	EF-1383			NH
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			NH
<b>New Jersey ***</b>	<b>Apollo SP &amp; Eleos</b>	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			NJ
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NJ
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			NJ
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			NJ
<b>New Mexico</b>	Apollo & Eleos	ICC21-RSL-8351-0121	EF-1386	EF-1480-I, EF-1465-D	EF-1383			NM
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NM
	Reliance Guarantee	ICC21-RSL-8351-0121	EF-1386	EF-1480-I, EF-3465	EF-1383			NM
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			NM

\*\*\* Apollo MVA is no longer available in NJ.

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)



Effective 7/1/23

		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>North Carolina</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			NC
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			NC
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			NC
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			NC
<b>North Dakota</b>	Apollo & Eleos	RSL-8351-0121		EF-1480-I, EF-1465-D			Exempt	ND
	Keystone Index	RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D			Exempt	ND
	Reliance Guarantee	RSL-8351-0121		EF-1480-I, EF-3465			Exempt	ND
	Reliance Accumulator	RSL-8351-0121	EF-1716	EF-1480-I, EF-3495			Exempt	ND
<b>Ohio</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			OH
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			OH
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			OH
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			OH

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>Oklahoma</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	RS-1060-C	EF-1007		OK
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RS-1060-C	EF-1007		OK
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	RS-1060-C	EF-1007		OK
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	RS-1060-C	EF-1007		OK
<b>Oregon</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1383			OR
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			OR
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			OR
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			OR
<b>Pennsylvania</b>	Apollo & Eleos	N/A						PA
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RS-1605-C			PA
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	RS-1605-C			PA
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	RS-1605-C			PA

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>Puerto Rico</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			PR
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			PR
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			PR
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			PR
<b>Rhode Island</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1383			RI
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			RI
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			RI
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			RI
<b>South Carolina</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			SC
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			SC
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			SC
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			SC

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>South Dakota</b>	Apollo & Eleos	RSL-8351-0121		EF-1480-I	EF-1383			SD
	Keystone Index	RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			SD
	Reliance Guarantee	RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			SD
	Reliance Accumulator	RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			SD
<b>Tennessee</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I	EF-1455			TN
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1455			TN
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1455			TN
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1455			TN
<b>Texas</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			TX
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			TX
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			TX
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			TX

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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		
Utah	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			UT	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			UT	
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			UT	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			UT	
Vermont	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I	EF-1383			VT	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			VT	
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			VT	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			VT	
Virginia	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I, EF-1465-D	EF-1383			VA	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			VA	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	EF-1383			VA	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			VA	

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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>Washington</b>	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I	RS-1725-C			WA
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RS-1725-C			WA
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	RS-1725-C			WA
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	RS-1725-C			WA
<b>West Virginia</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-1465-D	EF-1383			WV
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			WV
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-3	EF-1480-I, EF-3465	EF-1383			WV
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			WV
<b>Wisconsin</b>	Apollo & Eleos	ICC21-RSL-8351-0121	RS-1606-5	RS-1967-A, EF-1480-I, EF-1465-D	EF-1383			WI
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	EF-1383			WI
	Reliance Guarantee	ICC21-RSL-8351-0121	RS-1606-5	RS-1967-A, EF-1480-I, EF-3465	EF-1383			WI
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	EF-1383			WI

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

Effective 7/1/23

		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		
Wyoming	Apollo & Eleos	ICC21-RSL-8351-0121		EF-1480-I	RS-1420			WY	
	Keystone Index	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-1867-D	RS-1420			WY	
	Reliance Guarantee	ICC21-RSL-8351-0121		EF-1480-I, EF-3465	RS-1420			WY	
	Reliance Accumulator	ICC21-RSL-8351-0121	EF-1716	EF-1480-I, EF-3495	RS-1420			WY	

Please note that in addition to the state-specific forms listed, agents must also complete a 1035 exchange/transfer form, if applicable (ACORD form 951e.)

**RELIANCE STANDARD LIFE PRODUCT APPROVAL AS OF 7/1/2023**

<b>State</b>	<b>Keystone Index 5, 7, and 10 Status</b>	<b>Reliance Guarantee Status</b>	<b>Reliance Accumulator Status</b>	<b>Apollo MVA Status</b>	<b>Apollo SP Status</b>	<b>Eleos MVA Status</b>	<b>Eleos SP Status</b>	
Alabama	X	X	X	X	X	X	X	AL
Alaska	X	X	X	X	X	X	X	AK
Arizona	X	X	X	X	X	X	X	AZ
Arkansas	X	X	X	X	X	X	X	AR
California	X	X	X	X	X	X	X	CA
Colorado	X	X	X	X	X	X	X	CO
Connecticut	X	X	X	X	X	X	X	CT
Delaware	X	X	X	X	X	X	X	DE
D.C.	X	X	X	X	X	X	X	DC
Florida	X	X	X	X	X	X	X	FL
Georgia	X	X	X	X	X	X	X	GA
Guam						X		GU
Hawaii	X	X	X	X	X	X	X	HI
Idaho	X	X	X	X	X	X	X	ID
Illinois	X	X	X	X	X	X	X	IL
Indiana	X	X	X					IN
Iowa	X	X	X	X	X	X	X	IA
Kansas	X	X	X	X	X	X	X	KS
Kentucky	X	X	X	X	X	X	X	KY
Louisiana	X	X	X	X	X	X	X	LA
Maine	X	X	X	X	X	X	X	ME
Maryland	X	X	X		X	X	X	MD
Massachusetts	X	X	X	X	X	X	X	MA
Michigan	X	X	X	X	X	X	X	MI
Minnesota	X	X	X		X	X	X	MN
Mississippi	X	X	X	X	X	X	X	MS
Missouri	X	X	X	X	X	X		MO
Montana	X	X	X			X		MT
Nebraska	X	X	X	X	X	X	X	NE
Nevada	X	X	X	X	X	X	X	NV
New Hampshire	X	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 7/1/2023 (Continued)**

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

**PRODUCTS ONLY APPROVED IN STATES SHOWING AN "X"**