

Annuities



A Smart Choice for Safety
Conscious Individuals

Reliance Standard Life Insurance Company

Strength You Can Depend On

Few things in life are as important as your retirement savings. That's why it's important to choose a dependable financial institution for annuities and other retirement solutions. Fortunately, Reliance Standard Life Insurance Company offers strength you can depend on. For more than 100 years, we have helped millions protect their assets—and their families' futures—with quality insurance products and responsive service. And we continue to earn our clients' trust everyday by maintaining a strong balance sheet, diversified investment portfolio and sound ratings from independent agencies.

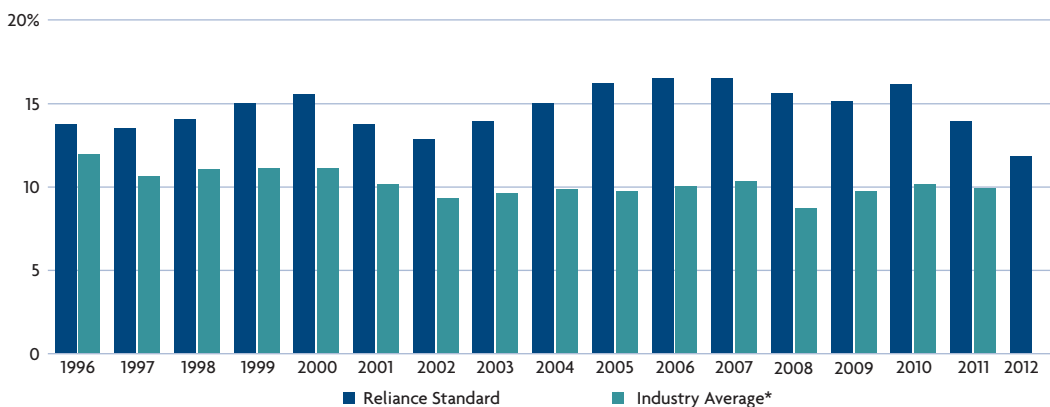
Strong Balance Sheet

An insurer's Capital Ratio is an important measure of its financial strength and stability. The Capital Ratio represents the amount by which a company's assets exceed their policy liabilities. In other words, it's the financial "cushion" that an insurer has against unexpected events. Over the last 15 years, our Capital Ratio has significantly exceeded the life insurance industry average as reported by the American Council of Life Insurers (ACLI). As a result, you can rely on the security of Reliance Standard's Capital Ratio and the financial strength and stability it represents. By taking a conservative approach to managing our assets, we've been able to maintain a strong balance sheet in all market conditions.

Exceeding the Industry Average

The graph below illustrates how Reliance Standard's Capital Ratio has historically compared to the industry average. The higher the ratio, the more financial "cushion" an insurer has against unexpected events.

Capital Ratio



* Source: ACLI

Company At A Glance

History

- Founded in 1907 as Central Standard Life Insurance Company
- Renamed Reliance Standard Life Insurance Company in 1965
- Became part of Delphi Financial Group in 1987
- Acquired by Tokio Marine Holdings, Inc. in 2012. Becomes part of Tokio Marine, a global insurance group with \$200 billion in assets

Diversified Business Lines

- Fixed annuities for individuals
- Group insurance policies for employers, including disability, life, travel, accident, dental and limited benefit medical insurance
- Group benefits management services, including claims administration, leave management and return to work services



Top Tier Global Insurance Group

Reliance Standard Life Insurance Company is a member of the Tokio Marine Group. Tokio Marine Holdings, Inc., the ultimate holding company of the Tokio Marine Group, is incorporated in Japan and has had more than a 130 year history in Japan being the oldest and biggest non-life insurance group in Japan. The group is engaged in a wide variety of businesses ranging from domestic non-life insurance to domestic life insurance, international insurance, financial and other general business. The Group's insurance network is worldwide, with representations in 303 cities in 36 countries.

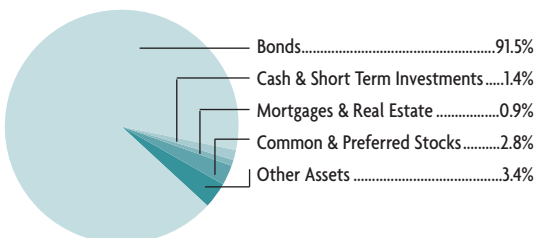
Tokio Marine's substantial financial size (approximately \$200 billion in assets) coupled with an A++ (Superior) rating by A.M. Best allow it to provide unquestioned financial security.

Diversified Investment Portfolio

While the Capital Ratio is an important measure of financial strength and stability, it is also essential to review the quality, allocation and diversification of an insurance company's investment portfolio. As of December 31, 2012, approximately 92.9% of Reliance Standard's Invested Assets consisted of Bonds, Cash & Short Term investments. Our bond portfolio consists primarily of a diversified blend of Corporate Bonds, Government Bonds and Mortgage Backed Securities, which provide a high degree of liquidity. As of December 31, 2012, non-investment grade bonds represented 7.9% of invested assets.

The chart below provides a breakout of Reliance Standard's Invested Assets for the period ended December 31, 2012.

Distribution of Invested Assets



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Sound Ratings

Financial Strength Ratings are independent opinions regarding the creditworthiness of an insurer and are based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile. They are not a recommendation to purchase or an evaluation of a specific insurance or annuity product. While ratings generally provide an accurate assessment, they are not precise and financial professionals and their clients should not solely rely on the opinions of rating agencies to select their annuity provider. Ratings are current as of 8/20/2013.

AM Best: "A+" (Superior) since 8/20/13

- 2nd highest of 15 rating levels
- Rating upgraded 8/13

Standard & Poor's: "A+" (Strong) since 7/24/13

- 5th highest of 21 rating levels
- Rating upgraded 7/13

Ratings shown reflect the opinions of each nationally recognized independent rating agency and are not implied warranties of the company's ability to meet its financial obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be given that these ratings will be maintained

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RELIANCE STANDARD
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