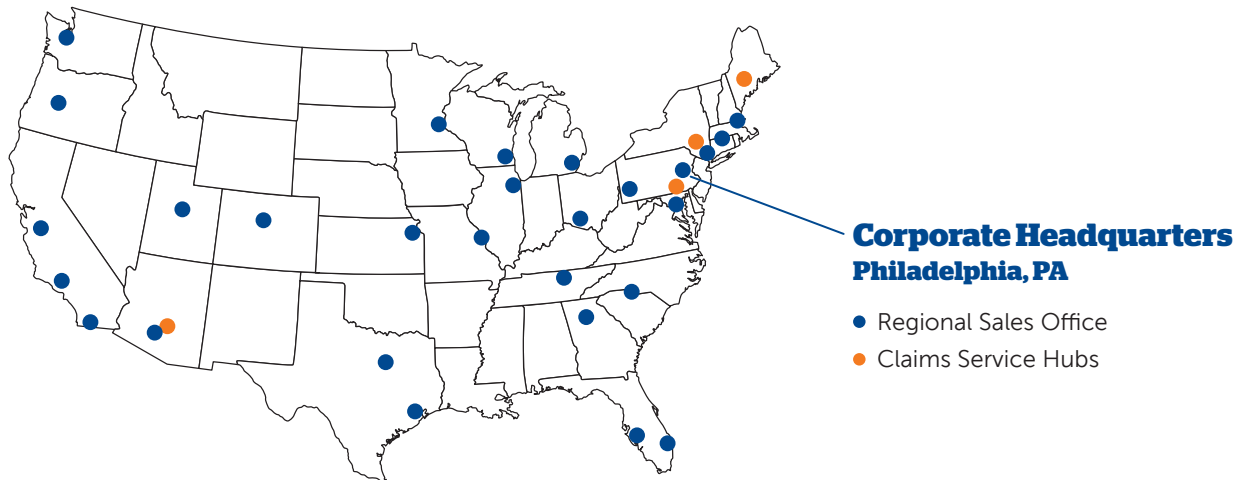




Reliance Standard at a Glance

Draw on Our Experience

At Reliance Standard, we are dedicated to building long-lasting relationships that allow you to draw on our experience delivering group benefits and absence management solutions for every stage of your growth.



Draw on our strength and stability

2018

Premium Income ¹	\$3,514 million
AM Best Rating ²	"A+" (Superior) since August 2013 and affirmed September 2018
S&P Rating ²	"A+" (Strong) since November 2018

- ▶ In business for more than a century, Reliance Standard Life Insurance Company (Reliance Standard) specializes in innovative and flexible employee benefits solutions including disability income, group term life and dental/vision insurance, a suite of voluntary (employee paid) coverage options, medical stop loss and limited benefit medical plans.
- ▶ Reliance Standard has integrated sales and service teams in major markets around the country to service employers of all sizes through independent brokers and agents.
- ▶ With sister company Matrix Absence Management, Reliance Standard provides a full spectrum of claims administration and case management services to manage all aspects of employee absence, health and productivity.
- ▶ Reliance Standard embraces service excellence as a core value, striving to meet and exceed our customers' expectations by being easy to do business with.



Learn more by talking to your broker or Reliance Standard representative.

Draw on our flexible suite of employee benefit solutions

Traditional Plans							Voluntary Plans						
Number of Covered Lives	Life/AD&D	STD & Statutory Plans	LTD	Dental/Vision		BTA (5 ees or more)	Life/AD&D	LTD	STD	Dental	Critical Illness	Accident	Hospital Indemnity
2-9 RSL SmartChoice®	x	x	x	x (min. 3 lives)			x	x	x	x	x	x	
10-99 Small Business	x	x	x	x	x	x	x	x	x	x	x	x	x
100-1999 Mid-Market	x	x	x	x	x	x	x	x	x	x	x	x	x
2000+ National Account	x	x	x	x	x	x	x	x	x	x	x	x	x

Life/AD&D

- ▶ Dependent Life Available
- ▶ Accelerated Death Benefit Included
- ▶ FMLA Continuation
- ▶ Waiver of Premium with Critical Illness Benefit Available
- ▶ Portability Included
- ▶ Flexible Benefit Schedules
- ▶ Conversion Included

STD

- ▶ Benefit Percentages up to 70%
- ▶ Partial and Residual Benefit Available
- ▶ Benefit Duration up to 52 Weeks
- ▶ Own Job Definition of Disability
- ▶ No Earnings Test

LTD

- ▶ "Own Occupation" Definition of Disability from 12-60 Months or Long Term
- ▶ No Earnings Test
- ▶ No Max Capacity Wording*
- ▶ No Prudent Person Wording*
- ▶ Work Incentive and Childcare Benefit Included
- ▶ Worksite Modification Included
- ▶ Conversion Available
- ▶ ID Theft Recovery Available (Not available in IA)
- ▶ Rehabilitation Benefit Included
*this language is not included in our standard policy

Voluntary Critical Illness

- ▶ Coverage from \$5,000 to \$50,000 for Employees and Spouses

- ▶ Dependent Coverage Available; All Child Amounts Guaranteed Issue
- ▶ Reoccurrence Benefit Included
- ▶ Portability Available
- ▶ FMLA Continuation
- ▶ HSA-Compliant Plan Designs Available
- ▶ Option to Include or Exclude Cancer Coverage
- ▶ Guaranteed Issue Amounts Available for Employee and Spouse

Voluntary Accident

- ▶ All Coverage Guaranteed Issue
- ▶ 24-Hour and Non-Occupational Coverage Available
- ▶ Employee Only, Employee + Spouse, Employee + Child(ren) and Family Rates Available
- ▶ Optional AD&D Benefit
- ▶ FMLA Continuation
- ▶ Portability Available

Voluntary Hospital Indemnity

- ▶ Guaranteed Issue; No Medical Questions
- ▶ No Pre-Existing Conditions or Mental/Nervous/Substance Abuse Exclusions or Limitations
- ▶ No Deductibles
- ▶ Customization Available for Groups of Over 2,000 Eligible Lives
- ▶ COBRA-Eligible, Administration Included
- ▶ HIPAA Privacy Compliant

Voluntary Service & Administration

- ▶ Employees Can Enroll via Paper or Online
- ▶ Employer Can Manage Eligibility and Billing Online

- ▶ All Voluntary Coverages Have Guaranteed Issue Options
- ▶ Voluntary Market Coordinator Located in the Sales Office
- ▶ Competitive Rates

RSL SmartChoice® Small Group Insurance Products

- ▶ Standalone Coverage Available on All Lines (except Vision)
- ▶ Child and Adult Orthodontia Options Available
- ▶ Broker Can Develop Rates Locally Using Approved Rating Tools
- ▶ Group Life — Guaranteed Issue starts at \$50,000 and increases with Number of Employees
- ▶ LTD Has 36-Month "Own Occupation" Definition of Disability
- ▶ LTD Has Pre-Existing Condition Benefit
- ▶ LTD Survivor Benefit Included

Dental

- ▶ Passive PPO
- ▶ Voluntary Coverage Available
- ▶ Strong Network with Over 235,000 Access Points
- ▶ Dual Option – Choice of High or Low Plan
- ▶ Flexible Procedure Placement

Business Travel Accident

- ▶ Business or Business and Pleasure Coverage
- ▶ Available to Groups of 5 or More Lives
- ▶ Minimum Annual Premium Requirement of only \$500 a year

RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

Travel Assistance Available on All Products.

¹ For purposes of financial reporting, Reliance Standard includes Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and Reliance Standard Life Insurance Company of Texas.

² 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.

Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, home office: New York, NY. Product availability and features may vary by state.