

Product Highlights



Benefits made easy.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

connexion
INSURANCE SOLUTIONS

Group Insurance Products

Available to groups with 10 or more lives, unless otherwise specified

Short Term Disability (STD)	Long Term Disability (LTD)	Group Term Life/Accidental Death & Dismemberment (AD&D)
<ul style="list-style-type: none"> ▶ Benefit percentages up to 70% ▶ Maximum weekly benefit up to \$2,309 per week ▶ Benefit duration up to 52 weeks ▶ Claim services only option available ▶ Partial and residual benefits available ▶ Maternity covered as any other illness ▶ MSLA continuation 	<ul style="list-style-type: none"> ▶ Benefit percentage of 40% up to 66 ⅔% ▶ Maximum monthly benefits up to \$24,000 ▶ No earnings test ▶ Extended disability benefit ▶ Professional Social Security advocacy ▶ Elimination periods from 30 days up to 5 years (maximum period can vary by state) ▶ Elimination period interruption provision ▶ "Own Occupation" definition of disability from 12 – 60 months, or long term ▶ Partial and residual benefit available ▶ Rate guarantees up to 3 years 	<ul style="list-style-type: none"> ▶ FMLA/MSLA continuation ▶ RSL LeaveManager™ <ul style="list-style-type: none"> – Provides companies with 50 to 2,000 lives a secure web-based system to record, administer and report types of employee absences, whether government mandated or employer authorized – Helps maintain compliance with Federal FMLA and Department of Labor wage and hour regulations – Reduces leave and absence administrative time – Improves productivity – Reduces costs due to unscheduled absences
		<ul style="list-style-type: none"> ▶ Flexible benefit schedules of flat or multiples of salary ▶ Waiver of premium (with critical illness benefit in most states) ▶ Dependent life available ▶ Accelerated death benefit ▶ FMLA/MSLA continuation ▶ Conversion feature ▶ Bereavement counseling available with policy



Experts recommend that you have at least five to ten times your annual income in life insurance protection.

– CNN Money, 2012

Accidental death is more common than most people realize. More than half of all injury-related deaths occur in homes and communities, and unfortunately, accidental deaths in the US are rising at an alarming rate – more than 16 percent over a ten-year period, reaching 127,200 in 2012. Accidental death is a silent epidemic in America.

– National Safety Council, 2014



Voluntary Products

100% employee-paid insurance plans offered at affordable rates and paid through convenient payroll deduction

Voluntary Disability	Voluntary Term Life	Voluntary AD&D
<ul style="list-style-type: none"> ▶ Benefits up to 60% of salary ▶ Available in flat dollar amount, percentage of salary, or increments ▶ Maximum short term benefits up to \$1,250 per week ▶ Maximum long term benefits up to \$7,500 per month ▶ Elimination periods of 7, 14, 30, 60, 90 or 180 days ▶ Benefit durations up to Social Security Normal Retirement Age ▶ Partial and residual available ▶ Rate guarantees up to two years ▶ Additional features included on Long Term Plans, such as elimination period interruption provision, conversion privilege, survivor and specific indemnity benefits ▶ FMLA/MSLA continuation 	<ul style="list-style-type: none"> ▶ Coverage from \$10,000 to \$500,000 for employees and spouses ▶ Guaranteed Issue amounts for employees and often for spouses, too ▶ Dependent child(ren) coverage (Guaranteed Issue) ▶ Employees can elect spouse-only coverage ▶ Accelerated death benefit included ▶ Waiver of premium included ▶ Portability and conversion included ▶ Tobacco User/Non-Tobacco User rates available ▶ Five-year age-banded rates ▶ Individual policies issued in some states 	<ul style="list-style-type: none"> ▶ Benefits to \$500,000 ▶ Standard rating to age 75 ▶ Seat Belt/Air Bag Benefit available up to \$100,000 maximum ▶ Guaranteed Coverage (no individual underwriting) ▶ Spouse and dependent child(ren) coverage available ▶ Conversion Privilege included

Value Added Services

- ▶ Employee Assistance Program
- ▶ Bereavement Counseling
- ▶ 24 Hour Travel Assistance
- ▶ Identity Theft Recovery Services

About Reliance Standard

Reliance Standard Life Insurance Company (Reliance Standard) is a leading insurance carrier specializing in innovative and flexible employee benefits solutions including disability income and group term life insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Reliance Standard markets these solutions through independent brokers and agents to employers of all sizes. Rated A (Excellent) by A.M. Best, Reliance Standard celebrated its centennial year in 2006.

Together with sister companies Matrix Absence Management, Inc., and Safety National Casualty Corporation, Reliance Standard Life Insurance Company is a leader in managing all aspects of employee absence to enhance the productivity of its clients. Our asset accumulation business emphasizes individual annuity products.

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 is listed on both the Tokyo and Osaka Stock Exchanges. The Tokio Marine Group operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan. TMNF conducts business in the United States mainly through its U.S. branch and enjoys an A.M. Best rating of A++, which ranks among the highest in the industry.

Notice to the Broker: This brochure has been developed to illustrate and highlight products offered by Reliance Standard Life Insurance Company and is not a contract. All of the information contained in this brochure is subject to the group insurance policy provisions and may be subject to change. For cost and further detail of any of the coverages, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, contact your sales office. This brochure is intended for use by agents and brokers only and is not intended for distribution to the general public.

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.

For more information or to locate a regional sales representative near you, visit www.reliancestandard.com

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