

RSL SmartChoice[®]

Group Benefits Solution

for Small Business.

SmartChoice Dental

- ▶ Guarantee Issue¹ for groups of 2+ lives
- ▶ Stand Alone for groups of 3+ lives
- ▶ Choice of 3 Plans:

Plan A

- \$1,000 Annual Benefit
- 100% Preventive Care
- 80% Basic Coverage
- 50% Major Coverage

Plan B

- \$1,500 Annual Benefit
- 100% Preventive
- 80%, 90% or 100% Basic Coverage
- 50% Major Coverage
- 50% Orthodontic Services
- Lower Cost Managed Care Option
- Optional Vision Plan
- Class Carve-outs Available
- Can be up to 100% Employee Paid
- 24 Month Rate Guarantee

Plan C

- \$1,000 Annual Benefit
- 100 % Preventive
- 60% Basic Coverage
- 25% Major Coverage
- No Orthodontic
- Class Carve-outs available
- Can be up to 100% employee paid
- 24 month Rate Guarantee

SmartChoice Life

- ▶ Guarantee Issue for Groups of 2+ Lives
 - \$50,000 GI Max for 2-5 Lives
 - \$75,000 GI Max for 6-9 Lives
 - \$100,000 GI Max for 10-19 Lives
- ▶ 1X, 2X Earnings to a Defined Max or Flat Amount
- ▶ \$200,000 Maximum Benefit
- ▶ AD&D Includes a Seatbelt Benefit*
- ▶ Accelerated Death Benefit
- ▶ Class Carve-outs Available
- ▶ Can be up to 100% Employee Paid
- ▶ 36 Month Rate Guarantee

*available in most states

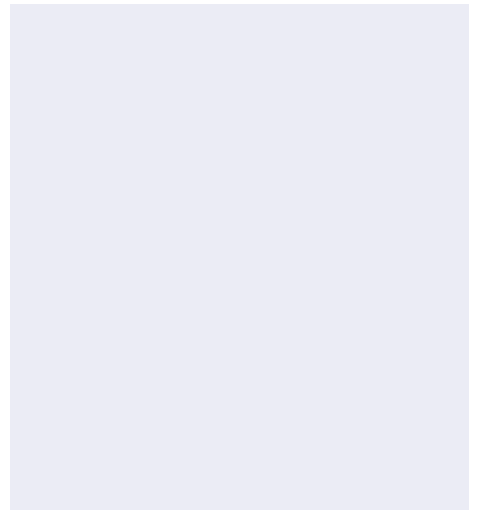
SmartChoice LTD

- ▶ Guarantee Issue for Groups of 2+ Lives
- ▶ 60% of Earnings up to \$7,500 Monthly Benefit
- ▶ 60, 90 or 180 Day Elimination Period
- ▶ 36 Month Own Occ Definition of Disability
- ▶ Benefit Duration:
 - To Normal Retirement Age² for injury/sickness
- ▶ Partial Disability Benefit
- ▶ Partial Benefit for Pre-existing Condition
- ▶ Class Carve-outs Available
- ▶ Can be up to 100% Employee Paid
- ▶ 36 Month Rate Guarantee

SmartChoice STD

- ▶ Guarantee Issue for Groups of 2+ Lives
- ▶ 50%, 60%, 66.7%, 70% of Earnings or Flat Amount
- ▶ Maximum Weekly Benefit
 - \$1,500 for 2 – 19 Lives
- ▶ 1/8/13 or 1/8/26 Benefit Periods
- ▶ Partial Benefit for Pre-existing Conditions
- ▶ Partial Disability Benefit
- ▶ Maternity Covered as any other Illness
- ▶ Class Carve-outs Available
- ▶ Can be up to 100% Employee Paid
- ▶ 36 Month Rate Guarantee

For Information or a Quote Contact:



RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

¹ Dental available to two-life groups when sold with at least two additional lines of coverage. Reflects Plan B.

² Normal Retirement Age as defined by the 1983 Amendments to the United States Social Security Act and determined by year of birth.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. 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.