

Building Blocks of a Great Benefits Program



RSL SmartChoice® – Affordable, Flexible Benefits

SmartChoice Life

- ▶ Guaranteed Issue for Groups of 2 or more 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 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

SmartChoice LTD

- ▶ Guarantee Issue to Group of 2 or more 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 Period: To Normal Retirement Age¹ 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 to Groups of 2 or more 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
- ▶ Maternity Covered as any other Illness
- ▶ Class Carve-outs Available
- ▶ Can be up to 100% Employee Paid
- ▶ 36-Month Rate Guarantee

SmartChoice Dental

- ▶ Guarantee Issue for groups of 2+ lives²
- ▶ Stand Alone for groups of 3+ lives
- ▶ 12 Month or 24 month Rate Guarantee

- ▶ Lower Cost Managed Care Option (MAC)
- ▶ Optional Vision Care coverage
- ▶ Takeover Available (12 months with prior carrier)

- ▶ Class Carve-outs Available
- ▶ Can be 100% employee paid
- ▶ Choice of 3 Plans:

Plan A

- \$1000 Annual Benefit
- 100% Prev – 80% Basic – 50% Major
- \$50 Deductible (3 per family) waived for Preventive Services
- Endo and/or Perio in Basic or Major Service

Plan B

- \$1500 or \$2000 Annual Benefit
- 100% Prev – 80%/90%/100% Basic – 50% Major – 50% Ortho
- \$50 Deductible (3 per family) waived for Preventive Services
- Endo and/or Perio in Basic or Major Services

Plan C

- \$1000 Annual Benefit
- 100% Prev – 60% Basic – 25% Major
- \$75 Deductible (no per family max) waived for Preventive Services
- Reduced Participation (50% - minimum 5 lives)

RELIANCE STANDARD

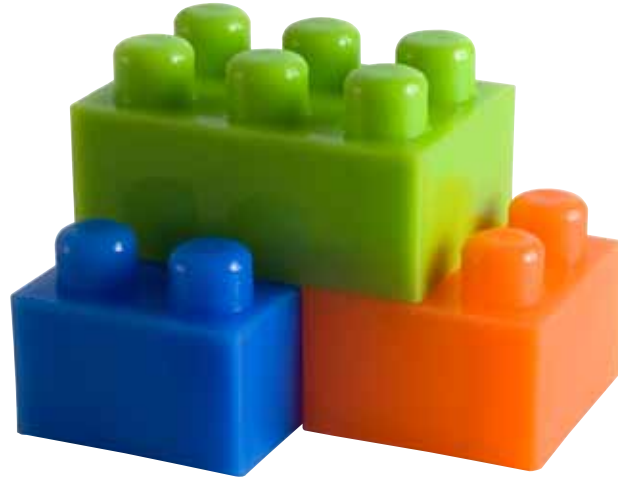
A MEMBER OF THE TOKIO MARINE GROUP

¹ Normal Retirement Age, as defined by the 1983 Amendments to the United States Social Security Act and determined by the year of birth.

² Dental available to two-life groups when sold with at least two additional lines of coverage. Reflects Plan B.

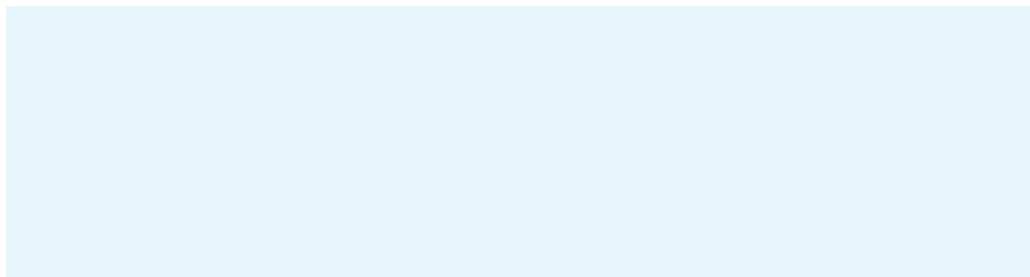
Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product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

Let Us Build One for You



SmartChoice Base Rates						
Age Bands	GROUP LIFE (per \$1,000 Benefit)	GROUP STD (per \$10 Weekly Benefit)		GROUP LTD (per \$100 Covered Monthly Earnings)		
		13 Weeks	26 Weeks	60 Day Elim	90 Day Elim	180 Day Elim
0 – 29	0.15	0.46	0.61	0.67	0.39	0.30
30 – 34	0.19	0.44	0.56	0.81	0.51	0.39
35 – 39	0.22	0.46	0.59	1.05	0.60	0.47
40 – 44	0.30	0.54	0.65	1.24	0.77	0.60
45 – 49	0.48	0.59	0.74	1.80	1.11	0.86
50 – 54	0.73	0.70	0.93	2.57	1.59	1.28
55 – 59	1.17	0.91	1.13	3.28	2.10	1.67
60 – 64	1.81	1.13	1.50	4.32	2.82	2.22
65 – 69	2.97	1.46	1.98	4.89	3.25	2.48
70 – 74	5.33	1.97	2.70	4.89	3.25	2.48
75 +	8.65	1.97	2.70	4.89	3.25	2.48

These rates are for illustrative purposes only and are subject to adjustment based on group size, group SIC code classification and group insured gender content. Final SmartChoice group rates and corresponding group premiums can only be determined through the SmartChoice Proposal System with a current SmartChoice small group proposal. Any submitted SmartChoice application based solely on these illustrated rates without a valid SmartChoice proposal will not be accepted by Reliance Standard.



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