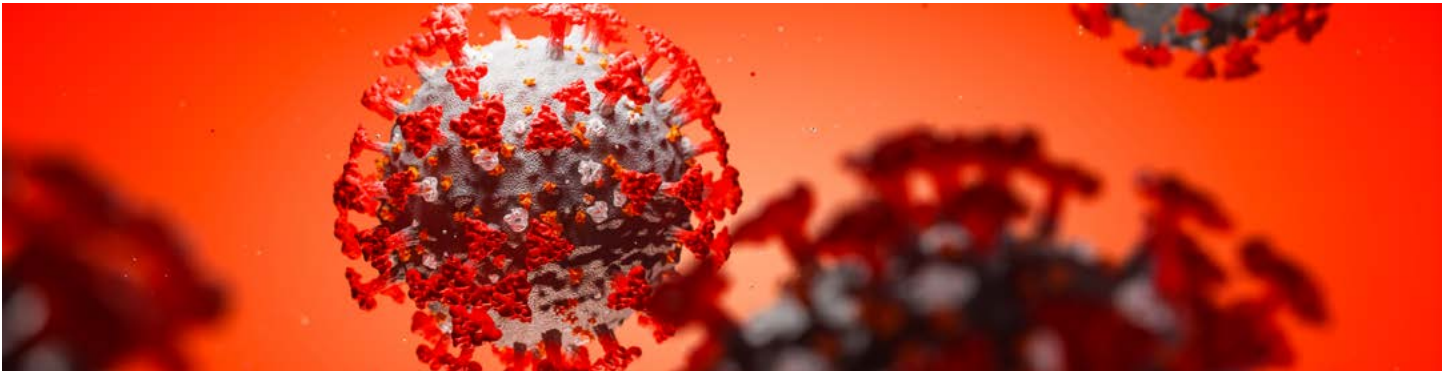


RSL SmartChoice® CHATTER

A “SMART CHOICE” in Today’s Challenging Coronavirus World



In this unprecedented challenging coronavirus world now facing all of us, we want to assure you that we remain totally committed to supporting our extremely valued partnership with you, your brokers and our mutual small group clients in today’s small business marketplace.

In response to the current coronavirus pandemic, we have activated our extensive business continuity plan here at RSL to both ensure that we maintain our commitments to you and all of our customers, as well as to optimize the health and safety of our entire organization.

SmartChoice and all of the **protections** it provides **small businesses owners** and their **key employees** has never been more critically needed than it is in today’s very challenging world.

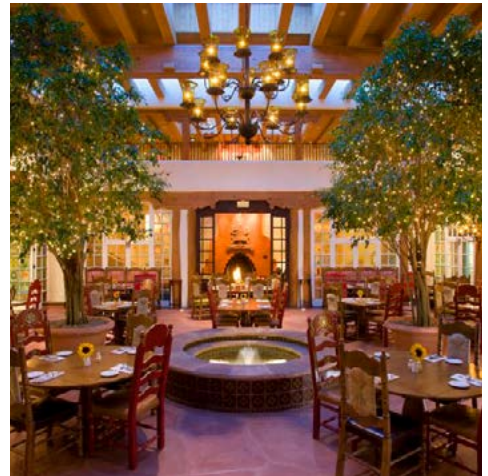
By way of a short summary review, what does **SmartChoice** offer to your small business clients and prospects?

- ▶ SmartChoice offers Guarantee Issue **LTD Protection** to **\$7,500/month (\$10,000/month** for select industries!) payable to **SSNRA** with pre-existing conditions covered, partial and residual coverage provided and an own-occ benefit of **3 Years (5 Years** for select industries).
- ▶ SmartChoice offers Guarantee Issue **STD Protection** to **\$1,500/week** payable for either **13 or 26 weeks** with **maternity coverage** provided.
- ▶ SmartChoice offers Guarantee Issue **Life & AD&D Protection** up to **\$50,000** for groups of **2 – 5**, and up to **\$100,000** for groups of **6 or more**.
- ▶ SmartChoice offers Guarantee Issue **Critical Illness** and **Accident Protection** uniquely designed for small businesses.
- ▶ SmartChoice offers comprehensive and affordable **Dental/Vision Care Protection**.

In addition, SmartChoice provides all of this with the following flexibility features:

- ▶ SmartChoice provides for **class carve outs** at **2 or more lives**.
- ▶ SmartChoice can be **Employer Paid** or **Employee Paid** at **same rates**.
- ▶ SmartChoice lines can all be written on a **stand-alone basis**.
- ▶ SmartChoice has no family content restrictions (**Husband/Wife Groups**).
- ▶ SmartChoice can be applied to over **90% of all industries**.
- ▶ SmartChoice can be applied to **Mgt Carve Outs** in **Ineligible Industries**
- ▶ SmartChoice has simplified enrollment (**no employee signatures required**).
- ▶ SmartChoice can be applied to **home-based businesses** (with U/W).

2020 MGA Leader's Conference, October 20 - 23, 2020



Your open invite remains for you to come and join us this October in the beautiful and historic City Different of Santa Fe, New Mexico.

With February's close, you have 7 months remaining through September to get your brokers to write enough SmartChoice small group business to enable you to earn your Santa Fe invitation.

We are very much looking forward to having you join us in Santa Fe and having your presence help make what should be a great experience even better.

Here is the listing (through February) of our top 20 MGA partners to date and their qualifying point totals thus far. Congratulations again to **Direct Benefits, Small Group Solutions, Pike Financial, Allegis Advisor Group** and **Diversified Brokerage Specialists** for continuing to maintain their respective qualifying paces!

There are a number of other MGA partners that are not that far off the qualifying pace, led by **North American Benefits Company, CPS Insurance Services** and **BrokerNet**, and we are wishing them the best and rooting for all the MGA partners listed to finish strong.

Rank	MGA Partner	Qualifying Point Totals
1	Direct Benefits	39
2	Small Group Solutions	38.5
3	Pike Financial	33
4	Allegis Advisor Group	31
	Diversified Brokerage Specialists	31
5	North American Benefits Company	24.5
6	CPS Insurance Services	20.5
7	BrokerNet	19.5
8	BenefitMall	17
9	Financial Solutions Group	16.5
10	Professional Insurance Concepts	16
	Emerson Reid	16
	csONE Financial	16
11	The Winnick Agency	14.5
12	Brokers Source	13
13	Connexion Insurance Solutions	12
14	Midwest Select	11.5
	Resource Brokerage	11.5
15	The Milner Agency	11
	Secura DI Consultants	11

2020 — SANTA FE, NEW MEXICO

PRODUCTION QUALIFICATION POINT SYSTEM

- ▶ Each line of LIFE, LTD, STD, CRITICAL ILLNESS & GROUP ACCIDENT equals 1 POINT
- ▶ Each line Of DENTAL equals 2 POINTS
- ▶ Each line of VISION CARE equals ½ POINT
- ▶ Sell two lines of coverage (not counting Vision Care) to one group and earn an additional ½ POINT
- ▶ Sell three lines of coverage to one group (not counting Vision Care) and earn an additional 1 POINT
- ▶ Sell four or more lines of coverage to one group (not counting Vision Care) and earn an additional 2 POINT

70 Points = One Qualifier (Plus Guest)
Each Additional 40 Points = An Additional Qualifier (Plus Guest)

Got News?

If you have an idea for SmartChoice Chatter, or a question about any of the material you read here, contact Pat Cassidy, AVP, Small Group Marketing, (800) 351-7500 x 3868 or Pat.Cassidy@rsl.com.

RSL SmartChoice[®] Small Group Insurance Products

Available to groups with 2 to 19 lives, unless otherwise specified. We offer comprehensive, flexible plan designs, which can be also offered as stand-alone products.

Our Small Group Package incorporates STD, LTD, Life/AD&D, Dental/Eye Care, Critical Illness and Accident.



RSL SmartChoice STD	RSL SmartChoice LTD	RSL SmartChoice Life/AD&D	RSL SmartChoice Dental/Eye Care
<ul style="list-style-type: none"> ▶ Weekly Maximum Benefit of \$1,500 ▶ Benefit options offered include 50%, 60%, 66-²/₃%, 70% or flat amount of coverage for all¹ ▶ Pre-existing Condition Benefit 	<ul style="list-style-type: none"> ▶ \$7,500 Monthly Maximum Benefit/ \$10,000 Monthly Maximum Benefit for Select Industries ▶ Benefit percentage of 60% ▶ 60, 90 and 180 day Elimination Periods ▶ "Own Occupation" Definition of Disability— 36 months (60 months for Select Industries) ▶ Pre-existing Condition Benefit (30% to \$3,750/\$5,000 for Select Industries up to 12 months) ▶ Rehabilitation and Survivor Benefits 	<ul style="list-style-type: none"> ▶ Guaranteed Issue of \$50,000 for Groups of 2 to 5 Lives ▶ Guaranteed Issue of up to \$100,000 for Groups of 6 to 19 Lives ▶ Maximum Benefit of \$200,000 ▶ All plans offer an equal amount of Life/AD&D 	<ul style="list-style-type: none"> ▶ 3 comprehensive dental plans ▶ PPO dental option ▶ Adult and child orthodontia option ▶ Eye care option
RSL SmartChoice Critical Illness		RSL SmartChoice Accident	
<ul style="list-style-type: none"> ▶ Three plan design options/coverage levels – to \$20,000 maximum – to fit any group ▶ Three illness categories included: Cancer, Heart Attack/Stroke and Kidney Failure/Major Organ Transplant ▶ Includes Subsequent Occurrence Benefit (different category) and Recurrence Benefit (same category) ▶ Lifetime Benefit Maximum of 200% ▶ Helps optimize health and supplemental insurance coverages by preserving employee out-of-pocket expenses related to covered illnesses 		<ul style="list-style-type: none"> ▶ Guaranteed Issue coverage for dozens of common injuries, treatments ▶ Three plan design options/coverage levels to fit any group ▶ 24-hour or Non-Occupational coverage available ▶ AD&D coverage can be included or removed ▶ Helps with high-deductible health plan coverage by preserving employee out-of-pocket expenses related to covered injuries 	

Key Features

- ▶ Husband/wife & 100% family groups eligible
- ▶ 100% employer or employee paid at the same rates
- ▶ Class carve outs on all products
- ▶ No employee age restrictions
- ▶ Home based businesses on an exception basis
- ▶ No minimum premium requirements
- ▶ All products sold on a stand alone basis
- ▶ No employee applications required (list enrollment)
- ▶ All products are guaranteed issue

This brochure is intended for use by agents and brokers only and is not intended for distribution to the general public.

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.

¹Definition of Earnings—basic salary exclusive of overtime, bonuses, and other special forms of compensation. Commission earnings will be based on the average earnings of the prior 24 months. Benefits for groups located in CA, HI, NJ, PR, RI or WA are subject to a Maximum Weekly Benefit amount of 20% of weekly earnings up to the maximum benefit.

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A MEMBER OF THE TOKIO MARINE GROUP

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