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# Reliance Standard

## Product Portfolio and Overview

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# Create a comprehensive benefits portfolio.

Our full range of employer-paid, contributory and voluntary employee-paid solutions allow you to meet all of your ancillary benefits needs with a single partner, on a single platform. Our solutions can be delivered via the traditional group model, in tandem with an enrollment partner or private exchange, or through other combinations of talent and expertise.

## Group Insurance Benefits

Available to groups with ten or more lives, our portfolio of group insurance solutions offers a broad range of benefit choices to help you build a tailored, competitive benefit package.\*

Choose from employer-paid, contributory or voluntary plans		
<b>Term Life</b>	<ul style="list-style-type: none"><li>• Dependent life available</li><li>• Accelerated death benefit included</li><li>• FMLA continuation</li></ul>	<ul style="list-style-type: none"><li>• Waiver of premium with critical illness benefit available</li><li>• Portability available</li><li>• Flexible benefit schedules conversion included</li></ul>
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	<ul style="list-style-type: none"><li>• Benefits to \$500,000</li><li>• Guaranteed Issue - no individual underwriting</li><li>• Seat Belt/Air Bag benefit available up to \$100,000 maximum</li></ul>	<ul style="list-style-type: none"><li>• Conversion privilege included</li><li>• Spouse, dependent children &amp; family coverage available</li><li>• Standard rating to age 75</li></ul>
<b>Short Term Disability (STD)</b>	<ul style="list-style-type: none"><li>• Benefit percentages up to 70%</li><li>• Partial and residual benefit available</li><li>• Benefit duration up to 52 weeks</li></ul>	<ul style="list-style-type: none"><li>• Own job definition of disability</li><li>• No earnings test</li></ul>
<b>Long Term Disability (LTD)</b>	<ul style="list-style-type: none"><li>• "Own occupation" definition of disability from 12–60 months or long term</li><li>• No max capacity wording</li><li>• No prudent person wording*</li><li>• Work incentive and childcare benefit included</li></ul>	<ul style="list-style-type: none"><li>• Worksite modification included</li><li>• Conversion available</li><li>• ID theft recovery available (Not available in IA)</li><li>• Rehabilitation benefit included</li></ul>
<b>Critical Illness</b>	<ul style="list-style-type: none"><li>• Coverage from \$5,000 to \$50,000 for employees and spouses</li><li>• Dependent coverage available; all child amounts – guaranteed issue</li><li>• Reoccurrence benefit included</li><li>• Portability available</li></ul>	<ul style="list-style-type: none"><li>• FMLA continuation</li><li>• HSA-compliant plan designs available</li><li>• Include or exclude cancer coverage</li><li>• Guaranteed issue amounts available for employee and spouse</li></ul>
<b>Accident</b>	<ul style="list-style-type: none"><li>• All coverage guaranteed issue</li><li>• 24-hour and non-occupational coverage available</li><li>• FMLA continuation</li></ul>	<ul style="list-style-type: none"><li>• Employee only, employee + spouse, employee + child(ren) and family rates available</li><li>• Optional AD&amp;D benefit</li></ul>
<b>Hospital Indemnity</b>	<ul style="list-style-type: none"><li>• Can be added at no direct cost to the employer</li><li>• Plan choices offered at the employer level</li><li>• COBRA-eligible administration included</li></ul>	<ul style="list-style-type: none"><li>• HIPAA compliant</li><li>• Guaranteed coverage with no medical underwriting requirement</li></ul>
<b>Dental</b>	<ul style="list-style-type: none"><li>• Passive PPO</li><li>• Strong network with over 235,000 access points</li><li>• Voluntary coverage available</li></ul>	<ul style="list-style-type: none"><li>• Dual option – choice of high or low plan</li><li>• Flexible procedure placement</li></ul>
Employer-paid plans available		
<b>Business Travel Accident</b>	<ul style="list-style-type: none"><li>• Business or business and pleasure coverage</li><li>• Available to groups of five or more lives</li></ul>	<ul style="list-style-type: none"><li>• Minimum annual premium requirement of only \$500 a year</li></ul>

\* Our multi-channel intake system, which enables employees to file claims around the clock, from any location using their method of choice — through our web-based portal, telephonically, or via our mobile app—is available to clients with groups of 500 or more lives that are able to provide Reliance Standard with a file feed. This is just one example of our commitment to make it easy to work with us. (Not available for Dental.)

For over 100 years, Reliance Standard has been a leader in employee benefits and retirement services. We offer a broad portfolio of employee benefit solutions that provide millions of people with benefits to protect and secure their financial future. We help companies take care of their employees by delivering a unique experience that features innovative tools and advanced technology to address a fast-evolving marketplace.

## About Reliance Standard

In 2019 Reliance Standard continued to be one of the top group benefits carriers, and the fastest growing voluntary benefits carrier, in the U.S.

### Financial Strength

AM BEST: A+ "Superior"  
(affirmed November 2019)

Standard & Poor's: A+ "Strong"  
(affirmed March 2020)

### Financial Highlights

(as of 12/31/2019)

2019 direct written group premium: \$1.4B

2019 fixed/indexed annuity revenue: \$1.4B

## Key Facts

Founded 1907 in Chicago, IL, as the Central Standard Life Insurance Co.

Administrative Offices: Philadelphia, PA

Employees: 2,000

US-based Service Locations: 27

Employer customers: 26,000+

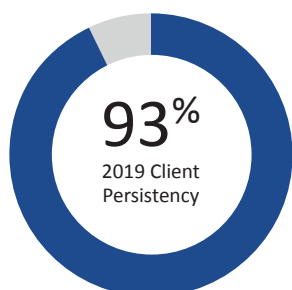
Individual customers: 3 million+

Formed Delphi Financial Group in 1987

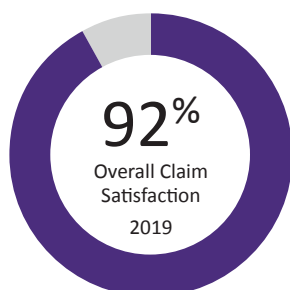
Joined Tokio Marine Group in 2012

Developed first fully-integrated leave/absence mobile application

### Client Retention



### Claimant Satisfaction



### Net Promoter Score



38% higher than the  
insurance industry  
average of 37

### Client Satisfaction



Unless otherwise noted, data reflects Reliance Standard/Matrix through 12/31/19.

Notice: This brochure has been developed to illustrate and highlight products offered by Reliance Standard Life Insurance Company and Matrix Absence Management and is not a contract. All of the information contained in this brochure is subject to the applicable 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.

**RELIANCE STANDARD**  
A MEMBER OF THE TOKIO MARINE GROUP

[www.reliancestandard.com](http://www.reliancestandard.com)

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.

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