

Retain your most valuable assets.

And your LTD rate (for 3 years)!

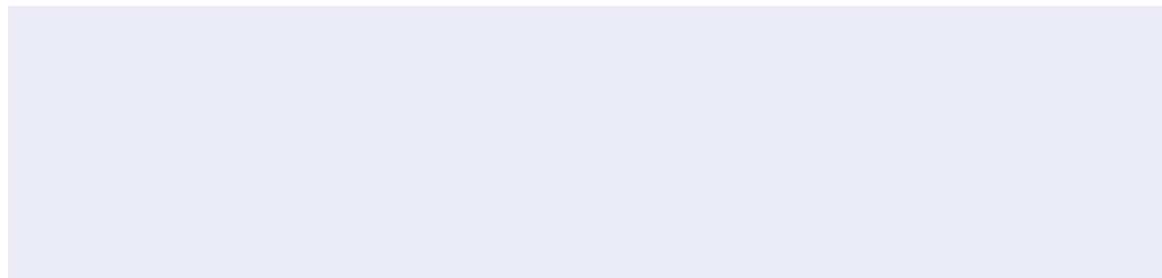


Why should you choose RSL SmartChoice® disability coverage for your employees?

Here are the top ten reasons:

1. **3-YEAR RATE GUARANTEE***
2. Pre-existing condition benefits
3. Guaranteed issue coverage for firms with 2 – 19 employees
4. 3-year own-occupation disability definition
5. Available to 90% of SIC Industry Classifications
6. Simple one-signature application (no employee signatures required)
7. Class carve-outs at 2+ lives
8. Can help defray the cost of medical premiums when an employee is disabled
9. An A (Excellent) rated company by A.M. Best
10. A top 10 group disability and life carrier**

SmartChoice makes it easy for you to provide quality benefits for your employees. Contact us today to see how easy it can be!



RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

*Guarantee applies to the Life, LTD and STD group rates per insured group. Normal age change rate adjustments within these group rates will continue to apply.

**LIMRA/Gen Re 2011

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.