

Plan Highlights

RSL SmartChoice[®] Life and AD&D

A Group Life Insurance Solution for Small Business

ELIGIBILITY

Employees: Each Active, Full-time working or more hours per week, except any person working on a temporary or seasonal basis.

EFFECTIVE DATE

BENEFIT AMOUNT

Basic Life and AD&D:

GUARANTEED ISSUE

Insured:	2-5	\$ 50,000
	6-19	\$100,000

CONTRIBUTION LEVELS

Provided all participation requirements are met, employees may contribute up to 100% of premium. If the employer pays 100% of the premium, all eligible employees must be insured.

PARTICIPATION REQUIREMENTS

The following minimum participation requirements must be met.

- 2 eligible employees — both must be insured
- 3 to 5 eligible employees — all but one must be insured
- 6 to 9 eligible employees — all but two must be insured
- 10 to 19 eligible employees — 75% must be insured

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to:
70	50%

FEATURES

- Seat Belt Benefit
- Conversion Privilege
- Accelerated Benefit

VALUE ADDED SERVICES

- Travel Assistance Services

Presented by:

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.RelianceStandard.com

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/jurisdiction.