

**Flexible, affordable and competitive.
Giving employers benefits to attract
and retain their employees.**

Plan Highlights

Group Disability Income

RELIANCE STANDARD

Short Term Disability

Long Term Disability

Extended Disability

Our flexible Group Disability Income plan not only provides valuable income protection to employees, but also does it at an affordable cost. It can serve as a valuable benefit to help employers retain staff. Our Group Disability Income product has competitive rates and plan design flexibility. Companies can choose from many specially designed benefit packages to offer to their employees.

We offer a competitive “managed disability” program which includes the following (on a fully insured or administrative services only contract):

- Licensed Rehabilitation Staff members
- Vocational and Rehabilitation Evaluation
- Assistance in Working with Social Security
- Maximum monthly benefits up to \$24,000
- Benefit percentage of 40% up to 66-2/3%
- Elimination periods from 30 days up to five years
- Elimination period interruption provision
- “Own Occupation” definition of disability from 12-60 months or long term
- Partial and residual benefit available
- Rate guarantees up to three years

Optional benefits may be offered at an additional cost, such as: Work Incentive Benefit, Child Care Benefit, Survivor Benefit, and more.

Note: The above-listed highlights and options may not be available in all states.

Short Term Disability Plan Features

- Maximum weekly benefit up to \$2,309 per week
- Benefit percentages up to 70%
- Benefit duration up to 52 weeks
- Claim services only option available
- Partial and residual benefit available

LTD Plan Features

- Monthly benefit maximumup to \$24,000 (a)
- Maximum benefit duration.....see ADEA options
- Maximum benefit percentage.....66-2/3% (b)*
- Social Security integration:
 - 1) Primary (c)
 - 2) Full family
 - 3) All sources (c)
 - 4) Backdoor (c)
- Elimination period60 days to five years
- Interruption period.....30 days
- “Own Occupation” definition
of disability 12-60 months, or
long term

- Residual disability
- Partial disability
- Rehabilitation benefit
- Work Incentive benefit
- Child care benefit
- Specific indemnity benefit
- Mental and nervous limitations (d)
- Pre-existing condition limitation
- Transfer of insurance provision
- Minimum monthly benefit\$100**
- Full maternity coverage
- Substance abuse limitation (d)
- Rate guarantee.....Up to three years
- Recurrent disabilitySix months

(a) Maximum depends on group characteristics; (b) benefit percentage in excess of 60% requires full family integration and also requires a certain percentage of employer contributions and/or plan design restrictions; (c) not available if benefit percentage is greater than 60%; and (d) may be covered as any other illness.

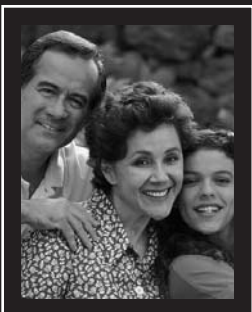
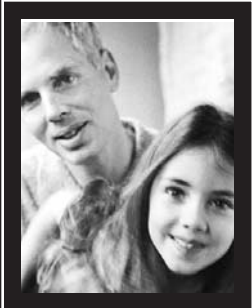
*Other options are available

**Up to 15% gross monthly benefit available (as low as \$50)

Standard Age Discrimination Employment Act (ADEA) Options*

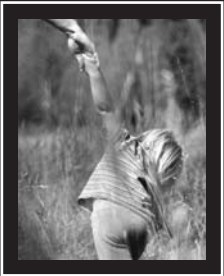
Option A

Maximum Duration of Benefits: Benefits will not accrue beyond the longer of normal retirement age or:



Plan Highlights

Group Disability Income



Age at Disablement	Benefit Duration
Under age 60	to age 65
60 through 64	60 months
65 through 68	to age 70
69 or over	12 months

Option B

Maximum Duration of Benefits: Benefits will not accrue beyond the longer of normal retirement age or:

Age at Disablement	Benefit Duration
61 or less	to age 65
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 or over	12 months

Normal Retirement Age: Normal retirement age as defined by the 1983 Amendments to the United States Social Security Act and determined by the Insured's year of birth as follows:

Year of Birth	Normal Retirement
1937 or before	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 through 1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 and after	67 years

Option C

Age at Disablement	Benefit Duration
Under 70	to age 70
70 and over	12 months

*Other options are available.

Extended Disability Benefit

The Extended Disability Benefit provides a payment equal to 85% of the net LTD benefit up to a maximum monthly benefit of \$5,000, for up to an additional five years, for total disabilities that have reached the Maximum Benefit Duration, and if the Insured meets the requirements below.

- A total disability as a result of injury or sickness reaches the plan's Maximum Benefit Duration

- The Insured is unable to perform two or more Activities of Daily Living without another person's assistance or verbal direction; or is Cognitively Impaired and needs another person's assistance or verbal direction, and
- Is either confined as an inpatient in a Skilled Nursing Home, Rehabilitation Facility or Rehabilitation Hospital in which patients receive care from licensed medical professionals; or is receiving Home Health Care or Hospice Care
- The Insured makes a written request for the benefit

RSL LeaveManager™

RSL LeaveManager™ provides companies with 50 to 2,000 lives a web-based system to record, administer and report types of employee absences, whether government mandated or employer authorized. RSL LeaveManager allows companies to remain compliant within complicated state and federal FMLA and leave administration regulations. RSL LeaveManager is only available as an added value feature with our Long Term Disability coverage.

RSL LeaveManager™ Features:

- Web Based Application
- Federal FMLA Administration including continuous, intermittent, and reduced scheduled leaves
- Comprehensive Audit Trails
- Medical certification processing
- Automated and manual generation of paperwork
- Return to work management

RSL LeaveManager™ Benefits:

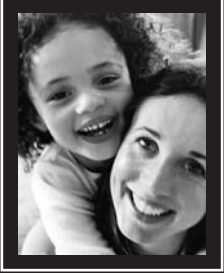
- Reduce leave and absence administrative time
- Improve productivity by limiting FMLA usage to only those employees who have legitimate qualifying absences
- Reduce costs due to unscheduled absences
- Help maintain compliance with Federal FMLA and Department of Labor wage and hour regulations

LTD Exclusions

- Intentionally self-inflicted injury
- Act of war (declared or undeclared)
- Insured committing a felony
- Disability that occurs while confined in a penal or correctional institution

Plan Highlights

Group Disability Income



STD Exclusions

- Sickness covered by workers' compensation*
- Injury occurring out of or in the course of work for wage or profit*
- Intentionally self-inflicted injury
- Act of war (declared or undeclared)
- Insured committing a felony

*Applicable to non-occupational coverage.

Exclusions can vary by state.

Termination of Individual Insurance

The Insured's coverage will terminate on the first of the following to occur:

- The policy terminates
- The date the Insured no longer meets the eligibility requirements
- The end of the period for which premium has been paid for the Insured
- The date the Insured enters military service (not including Reserve or National Guard)

NOTE: The Group Disability Income portion of this brochure is intended for use by agents and brokers only, and is not intended for distribution to the general public. The availability of the described products, benefits and features may vary by state. Long term disability income coverage is provided by policy series: LRS-6564, et al through Reliance Standard Life Insurance Company; Short term disability income coverage is provided by policy series: LRS-6451, et al through Reliance Standard Life Insurance Company.