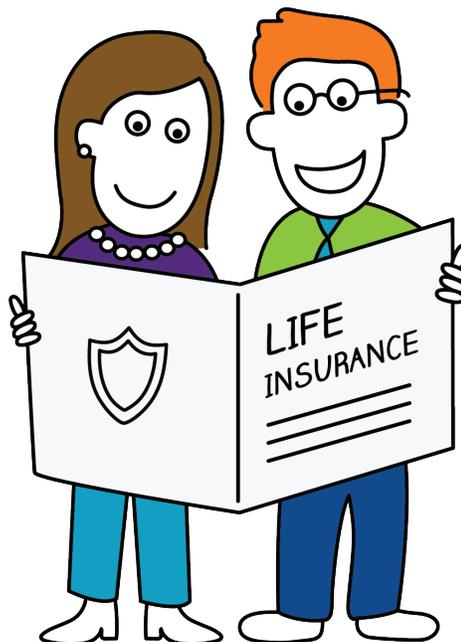


Voluntary Term Life Insurance



Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase term life insurance at group rates from Reliance Standard, a trusted benefits carrier for over a century.



Life insurance can be an important step in safeguarding your family's overall financial plan. You may have already considered purchasing term life insurance, or you may already have insurance through another source, but have you considered all the ways your family relies on you and how term life insurance can help bring some peace of mind to both you and those you would leave behind?



“How much do I need?”

Experts recommend that you have at least five to ten times your annual income in life insurance protection.¹ If you don't think you have as much coverage as you may need, this is your opportunity to secure additional protection for your family.

You can purchase the amount that's right for you. You may be eligible to purchase as much as \$500,000 of coverage.



“I don't need it because I don't have any dependents.”

Many people assume that if they don't have dependents, they don't need life insurance. If anyone would be affected financially by your death for any reason—including funeral expenses, hospital bills, or mortgage, student loan or credit card debts—a term life insurance policy can help cover these types of expenses. You should also consider parents or siblings who, while not your dependents, may receive financial support from you.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

¹ CNN Money, 2015.

“That will never happen to me.”

Having a family changes everything. First and foremost, it forces us to plan for the future... and even for events that may be inconceivable to us. While no one enjoys dwelling on harsh realities, purchasing life insurance may help to decrease anxiety you may feel about your family's financial protection.



EXPERTS RECOMMEND THAT YOU HAVE AT LEAST

five to ten times

YOUR ANNUAL INCOME IN LIFE INSURANCE PROTECTION.¹

“But I already have life insurance.”

But do you have enough?

Most people are confident with their decision to purchase life insurance to help with funeral expenses, estate administration costs, debts and medical expenses not covered by health insurance. When considering these costs, it's vital to factor in expenses like your mortgage, college tuition, a spouse's retirement, and the cost of services you currently provide which may need to be paid for in your absence (such as home maintenance, tax preparation, etc.) as well as hidden expenses currently paid for by your employer (such as healthcare, retirement funds and other benefits).

Moreover, many people forget that certain life events result in an increased need for life insurance. For example, your children may be getting closer to college age, your spouse may not be working, or you may be supporting aging parents.

“I don't want to worry about keeping track of another monthly bill.”

Your employer has made it possible for you to pay for your coverage at group rates through convenient payroll deduction. You may be able to take your coverage with you if you change jobs. And in the event that you become totally disabled, your coverage may be continued with no premiums due.

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it's easy to get started. Simply review the accompanying materials and complete the Reliance Standard enrollment form supplied by your employer.

If you have questions or require an enrollment form, please contact your Benefits Administrator.

Additional information to aid you in your life insurance purchase decision can be found online at www.RelianceStandard.com/voluntarylife.

Why Reliance Standard?

You are buying Life insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer's Human Resources benefit manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Voluntary Group Term Life Insurance coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-8349, et al in all states except Maine, New York, Pennsylvania, Puerto Rico, South Dakota, Vermont, the US Virgin Islands and Washington where coverage is provided as follows: Maine, South Dakota and Washington through policy form series LRS-9419, et al; Vermont through policy form series LRS-8522, et al; and Pennsylvania through policy form series LRS-8800, et al. Reliance Standard Life Insurance Company is licensed in all states, (except New York), and the District of Columbia, Puerto Rico, the US 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 through policy form series FRSL-8349, et al.

RS-2083 (4/17)