

**Committed to service excellence...
committed to you.**

At Reliance Standard, we credit our legacy and our future to an unwavering commitment to service excellence. Service is our "core story," our promise to make doing business with us as easy as possible. From the largest technological advance to the most routine benefit payment, we re-examine ourselves daily to find areas in which we can improve. Then we dedicate ourselves to that improvement.

We want to hear from you.

We survey brokers and clients on a scheduled basis, but we always want to hear from you about how we can make working with Reliance Standard easy. Speak to your sales representative or account manager, or contact salesandmarketingHQ@rsli.com.

In 2013, **92%**
of clients rated
their overall service
experience with us as
Good or better.

About Reliance Standard.

Reliance Standard Life Insurance Company specializes in innovative and flexible employee benefits solutions including disability income, group term life and dental/vision insurance, a suite of voluntary (employee paid) coverage options and fully integrated absence management. Recently upgraded to an A+ AM Best and Standard & Poors rating*, we celebrated our centennial year in 2006.



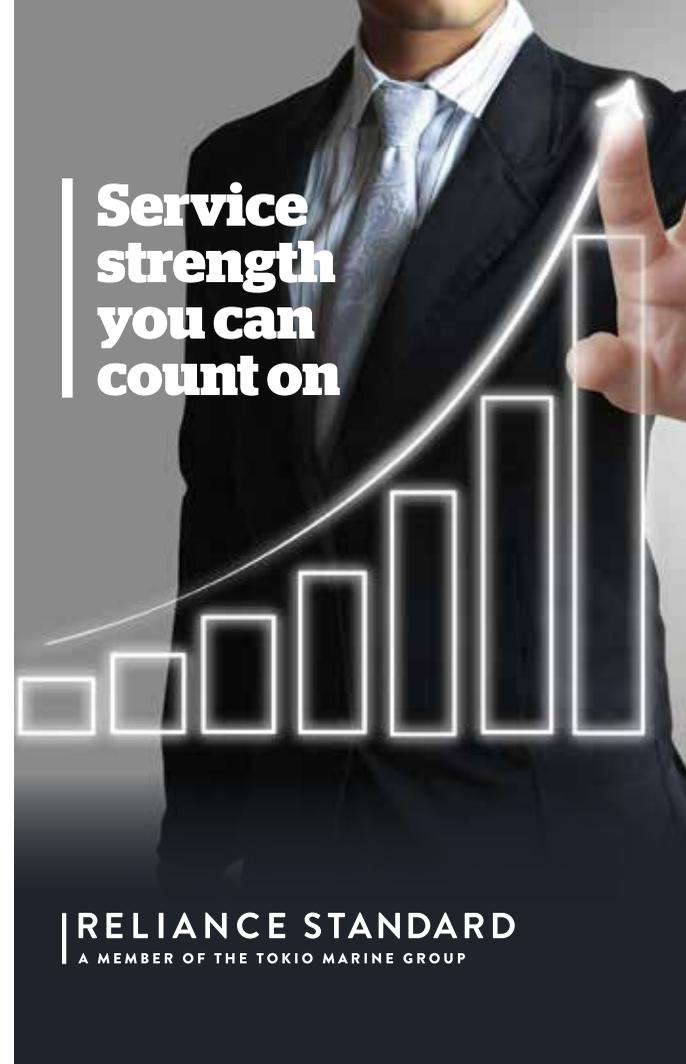
Reliance Standard Life Insurance Company is a member of the Tokio Marine Group. The Tokio Marine Group operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan.

*AM Best rating was upgraded on August 20, 2013;
S&P Rating was upgraded on July 24, 2013

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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.

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**Service
strength
you can
count on**

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How do we make benefits easy?

Our web capabilities.

Our website provides secure, on-demand information – no login required:

- ▶ Disability, life and other claims status, including payment date(s).
- ▶ EOI/Medical Underwriting application status.
- ▶ Broker/Agent information.

Technology tools deliver superior service and even more billing options:

- ▶ Fully integrated online billing/benefits administration.
- ▶ *EasyAdmin*: our customized web tool for calculating premium.
- ▶ Invoice management to the division/location level.

Service automation platform ensures effectiveness:

- ▶ Web-enabled tool integrates all market-facing service functions, maximizing speed and accuracy of service delivery.
- ▶ Workflows are continually monitored and refined, and key metrics reported for quality management and improvement.

Our effective enrollment strategies.

Our field based Voluntary Market Coordinators make enrollment easy and effective:

- ▶ Enrollments supported by our specialists have consistently yielded at least 25% better participation results than cases without.¹

Medical Underwriting is fast and accurate:

- ▶ 96% of all Evidence of Insurability (EOI) applications are approved – 53% are auto approved.²
- ▶ Average turnaround time: less than 2 days.²

Online EOI is seamless:

- ▶ Our E-Connect platform can link any real-time enrollment system to ours, making one-step enrollment easy.
- ▶ Our online enrollment system is also available for end-to-end enrollment, EOI and ongoing benefits administration.

Our top tier customer care.

Our Customer Care Center ranks in the top tier for speed and effectiveness:

- ▶ Average speed to answer: 36 seconds²
- ▶ Abandon rate: 1.8%²
- ▶ Enhanced web and IVR technology have improved efficiency by more than 30%, creating capacity for service improvements including billing support and complex claims issues.¹

How do we know it's working?

During implementation, and annually thereafter, we survey our clients and track results in order to ensure improvement in every area. Highlights from our recent annual client survey include:

- ▶ Our 2013 survey reported the **highest overall scores** since survey inception in 2007.
- ▶ **92%** rated their overall service experience with Reliance Standard Good or better; ratings of Very Good to Excellent grew to an all-time high.
- ▶ **94%** rated the effectiveness of their local service contact Good or better.
- ▶ **90%** rated our responsiveness in addressing and resolving issues Good or better.
- ▶ **94%** rated the value of our products and services Good or better.
- ▶ Half of our client respondents have been in force for **5+ years**.

Need information?

Get general claims and Evidence of Insurability status information 24/7 online at **RelianceStandard.com** – click Customer Care – or by calling **(800)351-7500**.

Customer Care Representatives are available weekdays from 8:00 AM – 7:00 PM Eastern Time for any question you have regarding your policy.

¹Through 6/30/2013

²Through 12/31/2013