

Strength and stability you can depend on.

Few things are as important as preparing and protecting our loved ones from life's challenges, both planned and unplanned. That's why it's important to choose a strong, stable insurance carrier to stand behind your benefits programs. Fortunately, Reliance Standard Life Insurance Company offers strength you can depend on. For more than 100 years, we have helped millions protect their assets—and their futures—with quality insurance products and responsive service. And we continue to earn our clients' trust every day by maintaining a strong balance sheet, diversified investment portfolio and sound ratings from independent agencies.

Company at a Glance

History

- ▶ Founded in 1907 as Central Standard Life Insurance Company in Chicago, IL
- ▶ Renamed Reliance Standard Life Insurance Company in 1965
- ▶ Became part of Delphi Financial Group, a leading integrated employee benefit services company, in 1987
- ▶ Acquired by Tokio Marine Holdings, a premier global insurance group with operations in 39 countries, in 2012

Diversified Business Lines

- ▶ Group employee benefits insurance policies, including disability, life, dental, critical illness, accident and limited benefit medical insurance
- ▶ Group medical stop loss insurance for employers with self-funded medical plans
- ▶ Group benefits management services, including claims administration, FMLA/ leave management, return to work and integrated health and productivity management services
- ▶ Fixed annuities for individuals

Sound Ratings

Financial Strength Ratings are independent opinions regarding the creditworthiness and predictive ability of an insurer to pay claims and other obligations. These are based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile. Each research and analysis methodology is unique to the ratings agency. These ratings are not a recommendation to purchase or an evaluation of a specific insurance product.

Ratings are current as noted below:

AM Best:

- ▶ "A+" (Superior) since 08/20/13
- ▶ 2nd highest of 15 rating levels
- ▶ Rating affirmed August 2014

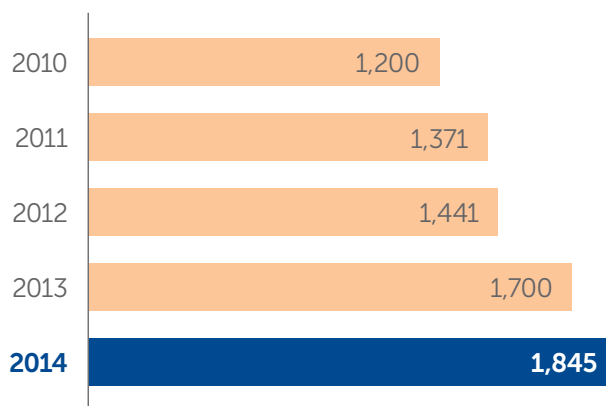
Standard & Poor's:

- ▶ "A+" (Strong) since 7/24/13
- ▶ 5th highest of 21 rating levels
- ▶ Rating affirmed September 2014

Ratings shown reflect the opinions of each nationally recognized independent rating agency and are not implied warranties of the company's ability to meet its financial obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be given that these ratings will be maintained.

Reliance Standard*

Premium Income



Consolidated Balance Sheets (Dollars in Millions) (Statutory Basis)

Year End December 31

	2014	2013
Assets		
Invested Assets	\$7,413	\$5,833
Other Assets	361	320
Total Assets	\$7,774	\$6,153
Liabilities		
Policy Liabilities and Accruals	\$6,414	\$4,874
Liabilities Related to Investing Activities	55	55
Other Liabilities	527	495
Total Liabilities	\$6,996	\$5,424
Capital and Surplus	\$778	\$729
Total Liabilities and Capital and Surplus	\$7,774	\$6,153

*For purposes of financial reporting, Reliance Standard includes Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and Reliance Standard Life Insurance Company of Texas.

For more information, please contact:

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RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

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Notice to the Broker: This overview has been developed to illustrate and highlight products offered by Reliance Standard Life Insurance Company (RSL) and is not a contract. All of the information contained in this brochure is subject to the group insurance policy provisions and may be subject to change. For cost and further detail of any of the coverages, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, contact your sales office. This brochure is intended for use by agents and brokers only and is not intended for distribution to the general public.

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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RS-2169 (4/15)