

# Draw on Our Strength and Stability

It's important to choose a strong, stable insurance carrier to stand behind your benefits programs so you can rest assured in challenging times. Draw on our over 100 years of experience offering quality insurance products and delivering the service you expect, especially during your time of need. Our leading team of benefits professionals provide superior consultation and education, making benefits easier to select, afford and manage.

## 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 and 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 August 2013  
(affirmed September 2017)

#### STANDARD & POOR'S

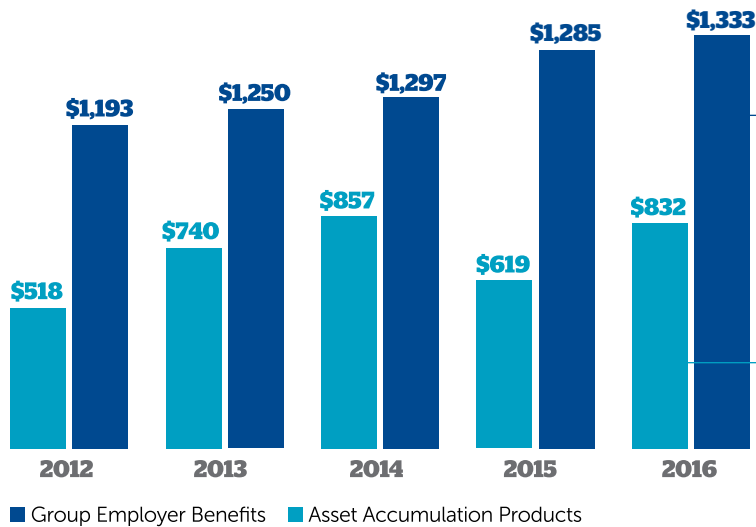
- ▶ "A" (Strong) since September 2015  
(affirmed November 2017)

*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.*

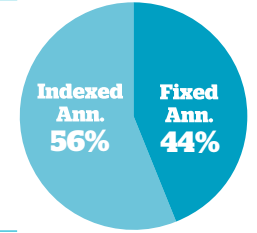
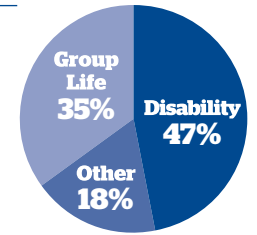
# Reliance Standard

## Premium Income

(Dollars in Millions)  
(Direct Premium Written)



Group Employer Benefits



Asset Accumulation Products

## Consolidated Balance Sheets

(Dollars in Millions)  
(Statutory Basis)

| Year End December 31                        |                 |                |
|---|-----------------|----------------|
|   | 2016            | 2015           |
| <b>Assets</b>                               |                 |                |
| Invested Assets                             | \$10,611        | \$9,331        |
| Other Assets                                | \$425           | \$387          |
| <b>Total Assets</b>                         | <b>\$11,036</b> | <b>\$9,718</b> |
| <b>Liabilities</b>                          |                 |                |
| Policy Liabilities and Accruals             | \$9,092         | \$8,197        |
| Liabilities Related to Investing Activities | \$55            | \$55           |
| Other Liabilities                           | \$822           | \$525          |
| <b>Total Liabilities</b>                    | <b>\$9,969</b>  | <b>\$8,777</b> |
| Capital and Surplus                         | \$1,067         | \$941          |
| <b>Total Liabilities and Surplus</b>        | <b>\$11,036</b> | <b>\$9,718</b> |



**Draw on our experience, strength and stability today. Call your broker, local Reliance agent, or visit us at [reliancestandard.com](http://reliancestandard.com).**

# RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

[www.reliancestandard.com](http://www.reliancestandard.com)

\* 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.

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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