

Reliance Standard Voluntary Plans

A broad array of effective tools to help maximize participation and employee satisfaction with their benefits enrollment



Enrollment Strategies for Every Group, Every Employee

No two companies are alike. Face it, in this world of mergers and globalization, sometimes no two locations are alike! Some employees are mobile, some work remote. Some workers still visit the cafeteria during lunchtime. In order to plan and execute an effective enrollment strategy, you need to have an arsenal of tools and capabilities to ensure no one gets left behind, and each employee has the opportunity to understand the value of their benefits package — and how to leverage it.

Reliance Standard delivers the expertise to design and execute superior voluntary benefit solutions utilizing a broad slate of affordable, easy to understand products, along with tools and technology customized to our customers' needs.

A Broad Array of Tools

Reliance Standard develops a customized strategy from the widest range of tools and support available, including:

- ▶ Online enrollment
- ▶ RSL E-connect™ online EOI (integrates with your real-time enrollment platform)
- ▶ Staffed meetings
- ▶ Personalized enrollment forms and kits
- ▶ Bilingual support
- ▶ Webcasts
- ▶ Video presentations
- ▶ Train-the-trainer programs
- ▶ Toll-free telephonic help line
- ▶ Easy Enroll self-service kits
- ▶ Emails/Stuffers/Postcards/Posters

Online Enrollment and EOI

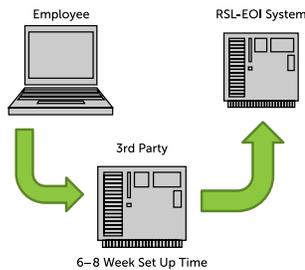
For your convenience you can enroll employees online on your own proprietary (or third party) platform or ours. Compared to a traditional paper enrollment, online enrollment can help minimize errors and optimize administrative turnaround times.

Our System

Employees access Reliance Standard's online enrollment system to enroll in Reliance Standard coverages and will automatically be prompted if they are required to complete Evidence of Insurability. This option is ideal for policyholders that utilize our standard business rules for each of our lines of coverage.

E-Connect Paperless EOI

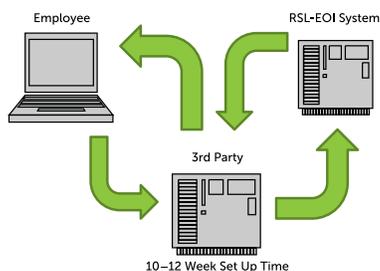
E-connect is a unique web based service offering paperless evidence of insurability (EOI) for customers with their own (or a third party) enrollment platform. This web hosted service provides seamless integration with any real time enrollment system through single sign-on, providing enhanced employee participation and satisfaction in a paperless environment. In many cases, approvals are secured in minutes and either reported back to the employee or made available for online query, depending on the development option selected by the employer. In 2013, 50% of all applications were auto-approved.



RSL Hosted

Employees use their own company's enrollment system to elect coverage. If the employee elects coverage that requires EOI, the employee will click on a link to complete the EOI questions. The link opens a new window in which the employee can answer questions without an additional

login. This option offers real time approval, with status update (including approvals) available within 60 minutes.



Vendor Hosted

Employees use their own company's enrollment system to elect coverage. As the employee elects coverage the system determines real-time if EOI is required. If so, the medical questions automatically appear

on the elections screen. Once the employee submits his or her enrollment information, the EOI application travels electronically to Reliance Standard's secure system for auto-approval. Reliance Standard sends an approval status within 60 minutes for two-way, real time communication through a single platform.

Meetings and Enrollment Support

Not every employee can attend a meeting. Not every employee has ready access to a computer. Some people are confident consumers of their benefits and others have questions. Reliance Standard offers an array of tools and resources to reach everyone with the right information on their schedule. These include:

► Group Meetings

For most locations we can hold employee meetings led by our own full-time, licensed Voluntary Market Coordinators (VMCs). They will present your company's specific plan design features and benefits; educate your employees about the value and relevance of their available benefits in the context of health care reform and your own current environment; and answer any questions that arise, including how to enroll. Research shows our VMCs deliver 26% better participation on average.

► Personalized Kits

To improve participation by 5% or more, we can provide personalized enrollment forms to the level of detail available on your census — for example, with available birth dates and salaries we can display anticipated monthly premiums, allowing the employee to check the box, sign and go! We also provide plan highlight summaries specific to your company's offering.

► Web based Presentations

We can design and host online meetings when your workforce configuration demands it, and archive these presentations for new hires to view at a later date.

► Customized Communications

Based on your needs and our creativity, there's almost no end to how we can support a successful enrollment! A pre-enrollment survey? Done. Raffle prize to promote interaction during an enrollment meeting? No problem. A video, customized to your group, describing the value and importance of your benefits offering? We can do it.

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 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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www.reliancestandard.com

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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