

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, Disability, Life, Dental, Critical Illness, Accident, Hospital Indemnity 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 and indexed 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) (affirmed November 2021)

STANDARD & POOR'S

"A+" (Strong) (affirmed September 2021)

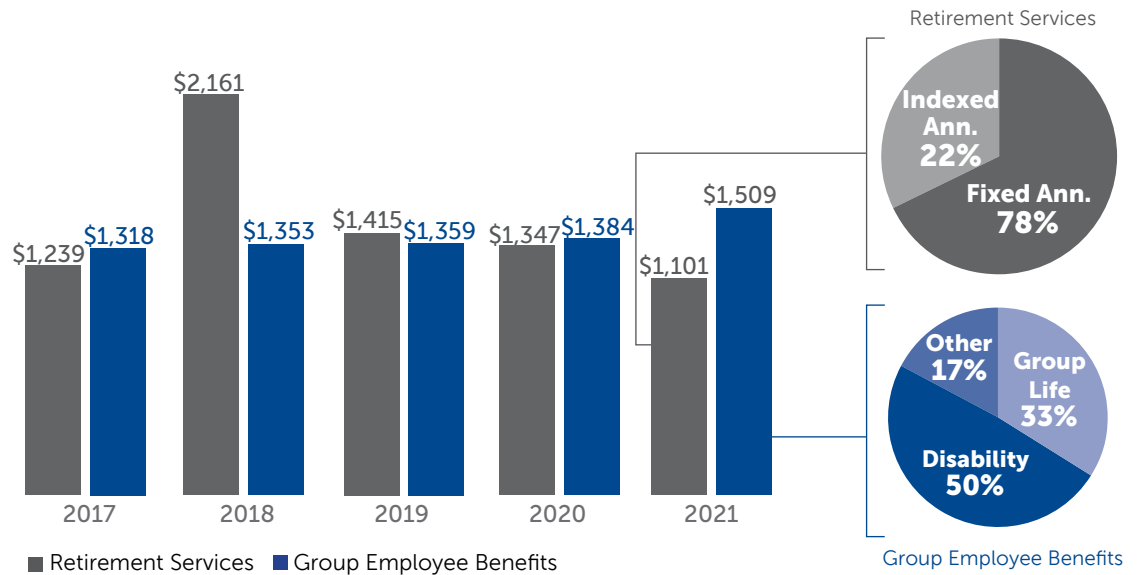
Ratings shown reflect the opinions of each nationally recognized independent rating agency and are not implied warranties of the company's ability to meet its financial obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be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

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

Reliance Standard*

Premium Income
(Dollars in Millions)
(Direct Premium Written)



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

Year End December 31		
	2021	2020
Assets		
Invested Assets	\$18,535	\$17,187
Other Assets	\$588	\$521
Total Assets	\$19,123	\$17,708
Liabilities		
Policy Liabilities and Accruals	\$13,418	\$13,229
Liabilities Related to Investing Activities	-	-
Other Liabilities	\$3,841	\$2,881
Total Liabilities	\$17,259	\$16,110
Capital and Surplus	\$1,864	\$1,598
Total Liabilities and Surplus	\$19,123	\$17,708



Draw on our experience, strength and stability today. Call your broker, local Reliance agent or visit us at reliancestandard.com.

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* 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.

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Reliance Standard is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Product features and availability may vary by state.

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