

Small Group Benefits for Husband and Wife Groups?

We do.



Offer your small group clients valuable, affordable group term life insurance, short- and long-term disability, and dental insurance down to two lives* — even when the group is a husband and wife!

Other great RSL SmartChoice™ features:

- Groups of 2-19 lives*
- 3-year rate guarantee**
- Available to 90% of SIC industry classifications
- Can be Employer-paid, Contributory or 100% Voluntary!
- 3-year Own-Occupation definition on LTD
- Offered by a top-10, A-rated (AM Best) group life and disability insurance carrier†

RELIANCE STANDARD

*Dental available to two-life groups when sold with at least one disability line of coverage.

**Valid for all business submitted with effective dates January 1, 2010 or before. Guarantee applies to the Life, LTD and STD group rates per insured group. Normal age change rate adjustments within these group rates will continue to apply.

†2007, Limra and JHA

Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico & the U.S. Virgin Islands. Product availability and features may vary by state.

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