

Voluntary Life Plan Description

Supplemental Life Plan Description

Eligibility

Each Active Full-Time Employee working 20 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Benefit Descriptions

*Benefit Amount:	From \$10,000 to \$500,000 in increments of \$10,000
Age Reduction:	65% of the pre-age 65 amount at age 65; and 50% of the pre-age 65 amount at age 70.
Guarantee Issue:	\$200,000
**Living Benefit Rider:	75% to \$500,000
Family Medical Leave Ext.:	Yes
Bereavement Counseling:	No
Portability:	Age 65 regardless of case term

If this Reliance Standard plan replaces an in-force plan, guarantee issue amounts will be capped at a maximum of 50% above the existing carrier's guarantee issue limits.

*Flat/Incremental benefits may be subject to an earnings cap, as described on the Limitations page.

**This may be expressed as Accelerated Benefit or Imminent Death Benefit.

Supplemental Life Cost

Supplemental Life Rate Schedule

Age of EE	Rate/\$1,000	Age of EE	Rate/\$1,000
18-24	\$0.040	60-64	\$0.740
25-29	\$0.040	65-69	\$1.200
30-34	\$0.060	70-74	\$2.050
35-39	\$0.080	75-79	\$3.753
40-44	\$0.130	80-84	\$3.753
45-49	\$0.200	85-89	\$3.753
50-54	\$0.350	90-94	\$3.753
55-59	\$0.550	95-99	\$3.753

Voluntary Life Plan Description

Dependent Coverage Plan Description

Eligibility

- Spouse:*** An eligible employee's legal spouse who is not legally separated or divorced from the Insured.
- Coverage for domestic partners may be available upon request, unless prohibited by state law. Domestic and civil union partner coverage is automatically included on the plan where required by state law.
- Dependent Children:*** An eligible employee's unmarried financially dependent children* from birth to age 20 (up to age 26 if full-time student). *Natural and adopted children; stepchildren and foster children in your custody.
- An eligible employee's children beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent upon the eligible employee for support and maintenance.

The employee must be insured in order for dependents to be covered. A person may not have coverage as both an employee and a dependent. Only one insured spouse may cover dependent children.

For dependents who are confined in a hospital or at home on the date on which they would otherwise become insured, insurance will be effective as of the date the confinement ends.

*May vary from state to state.

Benefit Description

Spouse Benefit*	From \$5,000 to \$250,000 in increments of \$5,000
Guarantee Issue:	\$50,000
Child(ren)	
birth but less than 6 months	From \$2,000 to \$10,000 in increments of \$2,000
6 months through Age 20 (up to age 26 if a full time student)	From \$2,000 to \$10,000 in increments of \$2,000

*Spouse amount may be limited to 50% of the employee amount dependent on the state regulations, and will reduce in the same manner as the employee amount, upon the spouse's attainment of the reducing ages.

Voluntary Life Plan Description

Dependent Coverage Cost

Employee Age	Rate/\$1,000	Employee Age	Rate/\$1,000
18-24	\$0.040	60-64	\$0.740
25-29	\$0.040	65-69	\$1.200
30-34	\$0.060	70-74	\$2.050
35-39	\$0.080	75-79	\$3.753
40-44	\$0.130	80-84	\$3.753
45-49	\$0.200	85-89	\$3.753
50-54	\$0.350	90-94	\$3.753
55-59	\$0.550	95-99	\$3.753

Child Rate per \$1,000	\$0.04		

Voluntary Life Plan Description

Guarantee Issue Any amount of insurance in excess of the Guarantee Issue amount listed in your Proposal Summary requires Evidence of Insurability that RSL must accept and approve. Your local sales office can provide Evidence of Insurability forms for you or you can download directly from our homepage - www.reliancestandard.com.

If this plan is replacing an existing plan, the guarantee issue amount may not exceed 50% more than the existing carrier's Guarantee Issue limit without prior approval from RSL.

Living Benefit The Living Benefit helps offset the high cost of medical care for a terminally ill employee by providing an advance payment of a portion of the death benefit in the case of a terminal illness.

"Terminal Illness" means an illness or physical condition that is Certified by a Physician to reasonably be expected to result in death in less than 12 months.

The Living Benefit is **an amount equal to** a percentage of the Death Benefit on the date of certification of Terminal Illness, subject to a **maximum amount**. Please see your proposal summary page for details.

The Insured may receive a single lump sum or installment payments mutually agreed upon by RSL and the Insured. The Living Benefit is payable one time only for any Insured covered under this Rider. The Death Benefit will be reduced by an amount equal to the Living Benefit.

The Insured must be covered under this rider for at least 60 days prior to being certified as Terminally Ill.

Any amount of insurance that continues under a Waiver of Premium provision, or is available under the Conversion Privilege, will be reduced to reflect the payment of the Living Benefit.

Conversion The conversion privilege gives an Insured the right, under certain conditions, to continue life insurance protection under a non-term permanent insurance policy. We require no medical examination or other evidence of insurability – regardless of age or state of health – as long as application is made and the first premium is paid within 31 days of termination of insurance coverage.

Waiver of Premium If an Insured becomes Totally Disabled while insured and while the policy is in force before reaching age * and is not able to work for at least * consecutive months, RSL will continue his/her life insurance benefit without premium payment. No further premium payments are necessary as long as he/she meets the Total Disability requirements of the Policy. You must notify us and file a claim within one year of the Insured's date of disability.

* please refer to the Waiver of Premium field of Benefit Descriptions on the proposal summary page for the age and months included in this proposal for each class.

Voluntary Life Plan Description

Family and Medical Leave and Uniform Services Employment and Reemployment (USERRA) Extension

All employers should be up to date on 2 important federal laws pertaining to family/medical leave and military leave, The Family and Medical Leave Act (FMLA, 1993) and The Uniform Services Employment and Reemployment Rights Act (USERRA, 1994). While neither of these laws requires continuation of group life insurance, we support the intent of the laws with 2 specific continuation provisions.

Coverage can continue provided the employee is on a leave that the employer approves in accordance with the terms of FLMA or that is due to the employee entering the United States military service.

For leaves due to military service, the group policy does not cover any loss occurring while on active duty if the loss is caused by or arises out of such military service, including but not limited to war or act of war (declared or undeclared).

We provide the FMLA/USERRA Extension at no additional charge under the group life insurance contract, and all of the eligibility requirements apply.

Bereavement Counseling Services

We recognize everyone may need help from time to time, and may have no place to turn. Rather than let them face a tough situation alone, we provide a place for employees to turn when they need counseling. In cooperation with ACI Specialty Benefits (ACI), we offer a toll-free counseling service to all household members who experience the loss of a loved one. Professional counselors who are experienced with the human emotions associated with the death of a loved one are available to help those who want to reach out.

The counseling service is available at no cost, 24 hours a day, seven days a week.

During the installation of your Group Insurance plan, we will provide you with brochures outlining details of the Group Term Life Bereavement Counseling Services

Travel Assistance

Travel assistance services provide travel and medical assistance services for employees of our Policyholders while traveling on a trip in a foreign country or 100 miles or more from home.

Whether the travel is for business or pleasure your covered employees as well as their spouse and unmarried children under the age of 20 (under age 26 for full time students) are covered.

All travel assistance services are available 24 hours a day through a multilingual staff who are prepared to act quickly and efficiently to serve your employees.

Travel assistance services are provided through On Call International, LLC (On Call) and are not part of the insurance policy being proposed by Reliance Standard Life. On Call is not affiliated with us. We are not responsible for the content of the program or services provided or not provided by On Call. RSL has the right to discontinue offering these services at any time.

For full details about the travel assistance program including all services, limitations and exclusions, please contact your Regional Group Sales Representative.

Voluntary Life Plan Description

Portability

If the Insured's coverage terminates because he/she ceases to be eligible (other than termination of the policy, the Insured's retirement or if applicable, the Insured Dependent having reached the maximum age), he/she may elect to continue coverage in effect prior to ceasing to be eligible up to the plan maximum amount of coverage stated in the policy or \$500,000, whichever is less. Evidence of insurability is not required. Dependent coverage, if applicable, may not be ported independent of the Insured. The Insured must have been covered for twelve (12) months (including time insured under the prior group policy, if applicable), cannot be approved for Waiver of Premium, terminated under Waiver of Premium for age and portability must be elected within thirty-one (31) days from the date coverage terminates. Provided premium payment is made, ported insurance will terminate on the first of the following to occur: (1) two (2) years from the date the coverage was ported; (2) policy termination; (3) the date the Insured is covered under another group plan; or (4) the date the Insured reaches the age specified; unless otherwise reflected under the benefit Descriptions on the Plan Description & Summary of this proposal. Premium for this coverage will be based on rates charged for ported coverage and billed directly to the Insured on a quarterly basis.

Accidental Death and Dismemberment

In the event of death, loss of limbs, loss of eyesight, loss of speech or hearing due to an accidental injury, we will pay the following benefits, based on the benefit amount shown in the proposal summary:

For Accidental Loss of:	Amount Payable:
Life	Full benefit amount
Both hands	Full benefit amount
Both feet	Full benefit amount
Sight of both eyes	Full benefit amount
One hand and one foot	Full benefit amount
One hand and sight of one eye	Full benefit amount
One foot and sight of one eye	Full benefit amount
Speech and hearing	Full benefit amount
One hand	One half the benefit amount
One foot	One half the benefit amount
Sight of one eye	One half the benefit amount
Speech	One half the benefit amount
Hearing	One half the benefit amount

We pay this benefit in addition to any other benefits provided by the Plan, subject to the terms of the Group Insurance Policy.

Limitation: These benefits are payable provided the death or dismemberment results from bodily injury caused solely by an accident which occurs while the person is insured and results in loss within 365* days of the accident.

* May vary by state. In Pennsylvania, no time limit if death results from an accident.

Only one benefit, the larger one, will be paid for more than one loss resulting from any one accident.

See Exclusions section.

Voluntary Life Plan Description

Total Loss of Use Benefit

We will pay a Total Loss of Use benefit according to the Schedule of Losses if:

- 1) while insured under the Policy an Insured suffers a loss within 1 year of the Injury;
- 2) the Insured experiences a permanent Total Loss of Use for a period of 12 consecutive months from the date the Injury occurred; and
- 3) no benefit is payable for the same loss under the Accidental Death and Dismemberment Benefit or Permanent Total Disability Benefit of the Policy.

Only one benefit (the larger) will be paid for more than one loss resulting from any one accident.

Schedule of Losses

For Accidental Loss of:	Amount Payable
Both Arms and Both Legs	the Full Amount
Both Arms and One Leg or Both Legs and One Arm	3/4 of the Full Amount
Both Arms	2/3 of the Full Amount
Both Legs	2/3 of the Full Amount
One Arm and One Leg	2/3 of the Full Amount
One Arm or One Leg	1/2 of the Full Amount

In no event will the total of all benefits paid under the Policy for any one Insured for any one accident under this benefit, the Accidental Death and Dismemberment Benefit and the Permanent Total Disability Benefit exceed the Insured's Amount of Accidental Death and Dismemberment Benefit shown on the Schedule of Benefits

"Total Loss of Use" means the permanent inability to use an entire arm, leg or combination of arms and legs, starting at the shoulder or hip and including the hand or foot, due to incurable paralysis, stiffening of joints or any other Injury that may cause the limb(s) to become permanently non-functional.

See Exclusions section.

Seat Belt Benefit

The Seat Belt Benefit provides an additional benefit to an Insured if due to an Injury sustained while riding in a private passenger Four Wheel Vehicle, he/she suffers loss of life for which an Accidental Death Benefit is payable.

Once we receive the police accident report which confirms that the Insured was properly strapped in a Seat Belt at the time of the accident, we will pay a benefit equal to a specified amount of the Insured's Accidental Death Benefit Amount shown on the proposal summary.

If the police report does not clearly establish that the Insured was or was not wearing a seat belt at the time of the accident causing his/her death, we will pay \$1,000 in lieu of this benefit.

Voluntary Life Plan Description

Exclusions

We will not pay a benefit for any loss sustained by the Insured:

- 1) while driving or riding in any four-wheel vehicle used in a race, in a speed or endurance test, or for acrobatic or stunt driving;
- 2) if the Insured was not wearing a seat belt for any reason;
- 3) if the Insured was sharing a seat belt.

Air Bag Benefit

In addition to the Seat Belt Benefit, we will pay an Air Bag Benefit if the Insured was driving or riding in a private passenger Four-Wheel Vehicle equipped with a factory-installed Air Bag. The police accident report must clearly establish the Insured was positioned in a seat designed to be protected by an Air Bag and was properly strapped in the seat belt when the air bag inflated.

The total maximum payable under this benefit is limited to the amount shown on the proposal summary.

In addition to the Exclusions applicable to Seat Belt, we will not pay an Air Bag benefit for any loss sustained due to a defect in the Air Bag's diagnostic system.

Voluntary Life Plan Description Limitations

Benefit Schedule

The death benefits paid under an RSL Group Life Insurance program may be expressed in one of three ways:

- 1) As a multiple of earnings
- 2) As a percentage of earnings
- 3) As a flat amount. If the amount is \$150,000 or more, then
 - a) The basic coverage is the flat amount or 5 times earnings, whichever is less
 - b) Supplemental only coverage is limited to the flat amount, or 5 times earnings, whichever is less.
 - c) If coverage is basic plus supplemental, then the limit is 7 times earnings.

Basic Annual Earnings (BAE) usually excludes bonus, overtime and commissions earned by an employee. If you want bonus or commissions to be included in the definition, the amount is usually averaged over a time period which you designate and is outlined in the policy.

Limitation

Applicable to any life insurance coverage which is paid in whole or in part with employee contributions: In the event of death by suicide, while sane or insane, within two (2) years of the Insured's and/or Insured Dependent's, if applicable, effective date of insurance, RSL's payment will be limited to a refund of all life insurance premium paid prior to the date of death.

This provision may vary by state.

If an eligible person had previously been declined for life insurance coverage by RSL, had an application withdrawn or marked incomplete for any reason, or voluntarily terminated coverage with RSL, all future request for life insurance coverage will be subject to submission and RSL approval of proof of good health.

This provision may vary by state.

Exclusions

Applicable to Accidental Death and Dismemberment, Permanent Total Disability and Total Loss of Use.

A benefit will not be payable for a loss:

- 1) caused by suicide or intentionally self-inflicted injuries; or
- 2) caused by or resulting from war or any act of war, declared or undeclared; or
- 3) to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; or
- 4) sustained during the Insured's commission or attempted commission of an assault or felony; or
- 5) to which the Insured's acute or chronic alcoholic intoxication is a contributing factor; or
- 6) to which the Insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor; or
- 7) caused by Injury arising out of or in the course of employment for wage or profit. (Does not apply if 24-Hour coverage is provided.)

This is not a comprehensive list of exclusions. Any one or all may apply to a specific benefit. Some of these exclusions/limitations may not apply, depending on which options you have chosen, as shown on the proposal summary page. Some of these exclusions/limitations may vary by state. Please see your local sales representative for details.