



RSL SmartChoice® Not just a name... it IS the Smart Choice!

Group Long Term Disability insurance solutions for the life of your business

Why EVERY business needs group LTD coverage:

- Disability is more common than most people realize. In the last ten minutes alone, 498 Americans became disabled. (National Safety Council, Injury Facts 2008)
- An illness or accident will keep one in five workers out of work for at least a year before the age of 65. (Life and Health Insurance Foundation for Education, 2005)
- Accidental injuries are a major cause of disabilities, but common chronic health conditions can also limit ability to work. In fact, the majority of long-term absences aren't due to accidents, but to back injuries and illnesses like cancer and heart disease. (Council for Disability Awareness, Long-Term Disability Claims Review, 2007)
- Unexpected illnesses and injuries cause 350,000 personal bankruptcies each year and nearly 50% of all mortgage foreclosures. (Heath Affairs, February 2005)

Why small business needs RSL SmartChoice®:

- Groups of 2-19 lives
- 3-year rate guarantee*
- Employer can pay all of, part of, or none of the premium. Can be 100% employee paid.
- Time under a prior plan can be credited toward satisfying pre-ex
- Zero-Day Residual: Elimination period can be satisfied by combination of total and partial disability – and no earning loss required.
- 3-year Own-Occupation definition
- Available to 90% of SIC industry classifications

For more information, please contact your

Word & Brown sales representative at 800.606.4996

Word & Brown®
General Agency

Service of Unequaled Excellence

*Valid for all business submitted with effective dates January 1, 2012 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.

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.