

RSL SmartChoice® CHATTER



COME AND JOIN US IN BEAUTIFUL SANTA FE! 2022 MGA Leader's Conference, May 10 - 13, 2022

Start planning now to join us for the whole new experience of **Santa Fe, New Mexico**. Santa Fe is a city unlike any other, truly living up to its nickname of **The City Different!** There are examples of Santa Fe's legendary history and unique culture around every corner, from its unique adobe based architecture to its world renowned art scene.

What's more, we will be staying at the luxurious **La Fonda On The Plaza**, the only hotel situated on the **historic Santa Fe Plaza**, and we will be taking in some of the spectacular local scenery of the New Mexico countryside.

The Santa Fe experience can be all yours by writing enough SmartChoice business to qualify for a Santa Fe invitation. As outlined on the next page, if your SmartChoice business from 1/1/2021 through 12/31/2021 is enough to generate **70 Points** per the Production Qualification Point System, then you will be joining us for that unique Santa Fe experience.

Also, for each additional **40 Points** your team generates, an additional invitation will be granted to your team. The production qualification race is already underway as any SmartChoice business submitted since 1/1/2021 counts toward the 2022 Conference.

Here is a list of all MGA partners who have generated at least 10 points through the first 4 months of the qualification period (i.e. through the Months of January, February, March and April). Congratulations to **Direct Benefits, Financial Solutions Group, NABCO, The Brokers Source, Diversified Brokerage, Small Group Solutions, Pike Financial, Benecon and The Milner Group** for all being on a qualifying pace through the first four months of the year. Here are the top 19 MGAs and their point totals thus far:

| | Qualifying Point Totals |
|---------------------------|--------------------------------|
| Direct Benefits | 104 |
| Financial Solutions Group | 59 |
| NABCO | 55 |
| The Brokers Source | 54 |
| Diversified Brokerage | 48 |
| Small Group Solutions | 36 |
| Pike Financial | 30 |
| Benecon | 27 |
| The Milner Group | 25 |
| Modern Insurance | 20 |
| Hildebrand Insurance | 19 |
| Ken Bloch Agency | 16 |
| Allegis | 15 |
| Secura Consultants | 14 |
| GIS | 12 |
| DiBroker West | 11 |
| Emerson Reid | 11 |
| Winnick Insurance | 11 |
| Gettysburg Administrators | 10 |

[See page 2 for Production Qualification Point System](#)



Why Not Critical Illness & Accident??

A sure-fire way to help you earn the points you need to join us in Santa Fe, New Mexico in May of 2022 is to market the SmartChoice Critical Illness and Accident plans to your small group clients and prospects.

With ever increasing health care costs leading to ever increasing out-of-pocket expenses, the SmartChoice Critical Illness and the SmartChoice Accident plans are perfect Guarantee Issue, Comprehensive and Affordable Solutions to counter the challenges of increased exposure facing small businesses and their employees.

And, keep in mind, the Critical Illness and Accident lines count every bit as much as the Life, LTD and STD lines do in earning you a qualification to Switzerland. Adding Critical Illness and Accident, for example, to a Life and LTD case would add 3.5 additional qualifying points to that case!

FYI, copies of the benefit outlines for the SmartChoice Critical Illness and Accident plans are included with this Chatter.

2022 — SANTA FE, NEW MEXICO PRODUCTION QUALIFICATION POINT SYSTEM

- ▶ Each line of LIFE, LTD, STD, CRITICAL ILLNESS & GROUP ACCIDENT equals 1 POINT
- ▶ Each line Of DENTAL equals 2 POINTS
- ▶ Each line of VISION CARE equals ½ POINT
- ▶ Sell two lines of coverage (not counting Vision Care) to one group and earn an additional ½ POINT
- ▶ Sell three lines of coverage to one group (not counting Vision Care) and earn an additional 1 POINT
- ▶ Sell four or more lines of coverage to one group (not counting Vision Care) and earn an additional 2 POINTS

70 Points = One Qualifier (Plus Guest)

Each Additional 40 Points = An Additional Qualifier (Plus Guest)

Got News?

If you have an idea for SmartChoice Chatter, or a question about any of the material you read here, contact Tim Ruth, Regional Sales Leader, (215) 805-6353 or Timothy.Ruth@rsl.com

RSL SmartChoice[®] Small Group Insurance Products

Available to groups with 2 to 19 lives, unless otherwise specified. We offer comprehensive, flexible plan designs, which can be also offered as stand-alone products.

Our Small Group Package incorporates STD, LTD, Life/AD&D, Dental/Eye Care, Critical Illness and Accident.



| RSL SmartChoice STD | RSL SmartChoice LTD | RSL SmartChoice Life/AD&D | RSL SmartChoice Dental/Eye Care |
|---|--|--|--|
| <ul style="list-style-type: none"> ▶ Weekly Maximum Benefit of \$1,500 ▶ Benefit options offered include 50%, 60%, 66-²/₃%, 70% or flat amount of coverage for all¹ ▶ Pre-existing Condition Benefit | <ul style="list-style-type: none"> ▶ \$7,500 Monthly Maximum Benefit/ \$10,000 Monthly Maximum Benefit for Select Industries ▶ Benefit percentage of 60% ▶ 60, 90 and 180 day Elimination Periods ▶ "Own Occupation" Definition of Disability—36 months (60 months for Select Industries) ▶ Pre-existing Condition Benefit (30% to \$3,750/\$5,000 for Select Industries up to 12 months) ▶ Rehabilitation and Survivor Benefits | <ul style="list-style-type: none"> ▶ Guaranteed Issue of \$50,000 for Groups of 2 to 5 Lives ▶ Guaranteed Issue of up to \$100,000 for Groups of 6 to 19 Lives ▶ Maximum Benefit of \$200,000 ▶ All plans offer an equal amount of Life/AD&D | <ul style="list-style-type: none"> ▶ 3 comprehensive dental plans ▶ PPO dental option ▶ Adult and child orthodontia option ▶ Eye care option |
| RSL SmartChoice Critical Illness | | RSL SmartChoice Accident | |
| <ul style="list-style-type: none"> ▶ Three plan design options/coverage levels – to \$20,000 maximum – to fit any group ▶ Three illness categories included: Cancer, Heart Attack/Stroke and Kidney Failure/Major Organ Transplant ▶ Includes Subsequent Occurrence Benefit (different category) and Recurrence Benefit (same category) ▶ Lifetime Benefit Maximum of 200% ▶ Helps optimize health and supplemental insurance coverages by preserving employee out-of-pocket expenses related to covered illnesses | | <ul style="list-style-type: none"> ▶ Guaranteed Issue coverage for dozens of common injuries, treatments ▶ Three plan design options/coverage levels to fit any group ▶ 24-hour or Non-Occupational coverage available ▶ AD&D coverage can be included or removed ▶ Helps with high-deductible health plan coverage by preserving employee out-of-pocket expenses related to covered injuries | |

Key Features

- ▶ Husband/wife & 100% family groups eligible
- ▶ 100% employer or employee paid at the same rates
- ▶ Class carve outs on all products
- ▶ No employee age restrictions
- ▶ Home based businesses on an exception basis
- ▶ No minimum premium requirements
- ▶ All products sold on a stand alone basis
- ▶ No employee applications required (list enrollment)
- ▶ All products are guaranteed issue

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¹Definition of Earnings—basic salary exclusive of overtime, bonuses, and other special forms of compensation. Commission earnings will be based on the average earnings of the prior 24 months. Benefits for groups located in CA, HI, NJ, PR, RI or WA are subject to a Maximum Weekly Benefit amount of 20% of weekly earnings up to the maximum benefit.

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