

**We've enhanced our
voluntary solutions**

**Strategic product
enhancements
backed by an
experienced
partner**



Draw on our flexible solutions.

Critical illness insurance is nothing new. In fact, it's been around since 1983 but it continues to steadily evolve. Due to legislative changes, societal advancements, and industry-related improvements, critical illness insurance is one thing businesses and consumers both want and need.

A recent survey reported nearly all American employers (92 percent) believe voluntary benefits and services will be vital to their employee value proposition throughout the next three to five years. Sales of critical illness saw double-digit growth each year from 2010 – 2016, according to Eastbridge Consulting Group. Overall, sales during that time grew approximately 175 percent to more than \$550 million and sales of voluntary critical illness policies have now exceeded the sales of long-term disability, universal/whole life and cancer.

What does this information **mean for brokers like you?**
It means now's your time to sell critical illness products.

Medical costs are high for treatment of any illness, not just the top three: cancer, heart attack and stroke. Our Reliance Standard next generation product has an expanded 28 triggers including coverage for children and diseases unique to them. This is a great option for clients who want to custom design plans to fit different employee needs.

As an insurance professional, you have the knowledge and credibility to educate business leaders and consumers and make the sale: Be a consultant, offer solutions and expand your business in the process.

Reliance Standard Enhanced Voluntary Critical Illness:

No categories or grouping, more flexibility in plan design - better protection for employees and families.

Legacy Core Benefits including:

- ▶ Life Threatening Cancer
- ▶ Carcinoma In Situ
- ▶ Heart Attack
- ▶ Stroke
- ▶ Loss of Sight
- ▶ Coma
- ▶ Major Organ Failure
- ▶ Paralysis
- ▶ Severe Brain Damage
- ▶ Ruptured Cerebral, Carotid/Aortic Aneurysm
- ▶ Severe Coronary Artery Disease

Expanded Benefits:



Ten New Triggers:

- ▶ Benign Brain Tumor
- ▶ Alzheimer's Disease
- ▶ Multiple Sclerosis
- ▶ Skin Cancer
- ▶ Parkinson's Disease
- ▶ Loss of Hearing
- ▶ Loss of Speech
- ▶ Motor Neuron Disease/ALS
- ▶ Occupational HIV
- ▶ Occupational Hepatitis



Seven Childhood Triggers:

- ▶ Cystic Fibrosis
- ▶ Muscular Dystrophy
- ▶ Down's Syndrome
- ▶ Type 1 Diabetes
- ▶ Cleft Lip or Palate
- ▶ Spina Bifida
- ▶ Cerebral Palsy



Modified Wellness Benefit

Family basis for counting Wellness Tests. Will offer one exam per covered person up to a maximum of four per family.

Reliance Standard is here to help you craft critical illness solutions for your group clients. Contact us today.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

NOTE: This brochure is intended for use by agents and brokers only, and is not intended for distribution to the general public. The availability of the described products, benefits and features may vary by state. Group critical illness coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9537-0118, et al. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

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