

RSL SmartChoice® CHATTER

The best choice for your business... SmartChoice LTD!



How do you differentiate your business with potential brokers and clients? Partner with carriers that work hard to differentiate themselves from their competitors in the marketplace.

Many carriers offer Long Term Disability. However, Reliance Standard sets its Long

Term Disability Plan for SmartChoice apart with three distinct features:

- 1) **Maximum Benefit**
- 2) **Pre-Existing Benefit**
- 3) **Own Occupation Duration**

Maximum Benefit

The standard monthly maximum LTD benefit in the marketplace is **\$6,000**. Reliance Standard offers coverage up to **\$7,500** per month. For many owners that are often capped at the standard maximum benefit in the marketplace, the SmartChoice LTD plan offers coverage that protects more of their salaries and essentially provides better paycheck protection.

Pre-Existing Benefit

A limited benefit payable for a disability caused by, contributed to by, or resulting from a pre-existing condition that occurs within the first 12 months from the insured's effective date. A pre-existing condition is any sickness or injury for which the insured received medical treatment, consultation, care or services, or took prescribed medicine during the 12 months prior to the insured's effective date of coverage. The SmartChoice Pre-Ex Benefit is equal to ½ of the regular LTD benefit paid out for up to 12 months. This is a clear advantage with SmartChoice LTD as most of our competitors do not offer this feature at all.

Own Occupation Duration

The standard definition of disability, in the small group marketplace, typically includes a 24 month own occupation feature, which stipulates that an employee is considered totally disabled if he cannot perform the material duties of his/her "own" occupation for 24 months. Reliance Standard recognizes that the needs of small businesses are unique and SmartChoice goes one step further and extends this definition to 36 months.

With SmartChoice, you are providing your brokers and small business clients with insurance from a carrier that recognizes the needs of your clients and works hard to remain relevant and competitive to provide the best and only choice in LTD coverage.

Got News?

If you have an idea for SmartChoice Chatter, or a question about any of the material you read here, contact Pat Cassidy, Director of Small Group Products Marketing, (800) 351-7500 x 3868 or Pat.Cassidy@rsl.com.

**2015 MGA LEADERS CONFERENCE, NAPLES, FLORIDA • OCTOBER 25 - 29, 2015
(Qualifying Point Totals Through May)**

The Ritz-Carlton, Naples is a completely unforgettable experience. With its 3 miles of pristine white sand beach, sunsets on the Florida Gulf Coast and sophisticated ambiance, we can just picture you there...can you?

Close your eyes. Do you see the

- ▶ Gorgeous beachfront accommodations with private balconies
- ▶ Seven different dining experiences from Italian cuisine, tapas to local fare
- ▶ Soothing and therapeutic benefits of the world-class spa, featuring a mineral pool, couples suite and even a complimentary fitness center
- ▶ Heated outdoor pools and personal luxury cabanas
- ▶ Sand Bar, just steps from the beach

and much, much more? We're looking forward to seeing you there.



Here are the top 25 MGA Partners and their Leaders Conference qualifying point totals through May. Special congratulations once again to **North American Benefits Company, Direct Benefits** and **Small Group Solutions** for leading the way and being the first MGAs to qualify. They are each now focused on earning their **2ND Qualifier!!**

A huge shout out of encouragement as well to **Financial Solutions Group, The Winnick Agency** and **Connexion** for positioning themselves as the next 3 MGAs in line to cross the qualifying finish line.

Rank	MGA Partner	Points Through May	Rank	MGA Partner	Points Through May
1	North American Benefits Co	80	14	J.L.Herring & Assoc	19
2	Direct Benefits	80	15	BrokerNet	17
3	Small Group Solutions	79	16	Diversified Brokerage Specialists	17
4	Financial Solutions Group	55	17	Northeast Ins Broker Services	15
5	The Winnick Agency	46	18	Resource Brokerage	15
6	Connexion	39	19	Pike Financial	14
7	Midwest Insurance Marketers	37	20	The Brokers Source	13
8	Word and Brown	35	21	Independent Benefit Network	12
9	Shields Brokerage	33	22	DI Broker	11
10	BenefitMall	27	23	Disability Resource Group	11
11	Combined Services	27	24	Consumer Group Services	10
12	Emerson Reid	21	25	Mutual Med Inc	10
13	LISI	20			

PRODUCTION QUALIFICATION POINT SYSTEM:

- ▶ Each line of LIFE, LTD & STD coverage equals 1 POINT
- ▶ Each line of DENTAL coverage equals 2 POINTS
- ▶ Each line of VISION CARE coverage equals ½ POINT
- ▶ Sell two lines of LIFE, LTD, STD or DENTAL coverage to one group and earn an additional ½ POINT
- ▶ Sell three lines of LIFE, LTD, STD or DENTAL coverage to one group and earn an additional 1 POINT
- ▶ Sell four lines of LIFE, LTD, STD or DENTAL coverage to one group and earn an additional 2 POINTS

70 Points = One Qualifier (Plus Guest)

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

