

# Small Group Benefits for Husband and Wife Groups?

We do.



Offer your small group clients valuable, affordable group term life insurance, short- and long-term disability, and dental insurance down to two lives\* — even when the group is a husband and wife!

## Other great RSL SmartChoice® features:

- ▶ Groups of 2-19 lives\*
- ▶ 3-year rate guarantee\*\*
- ▶ Available to 90% of SIC industry classifications
- ▶ Can be Employer-paid, Contributory or 100% Voluntary!
- ▶ 3-year Own-Occupation definition on LTD
- ▶ Offered by a top-10, A+-rated (AM Best) group life and disability insurance carrier†

**FIRST RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
A MEMBER OF THE TOKIO MARINE GROUP

\*Dental available to two-life groups when sold with at least one disability line of coverage.

\*\*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.

†LIMRA/Gen Re 2011

Insurance products and services are provided through First Reliance Standard Life Insurance Company. Home Office: New York, NY.