



RELIANCE STANDARD

premier

producer

program



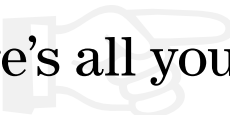
Enhanced compensation for
enhanced services

At Reliance Standard we work hard to provide high quality coverage, outstanding service, and to provide your clients with unbeatable value—the best quality for their benefits dollar.

So when you work hard with us, we want to work hard for you.

This is the principle behind our Premier Producer Program.

All licensed producers who are appointed with Reliance Standard are eligible to participate in our Premier Producer Program. It is a two-part program with three tiers, allowing you to earn more as you write more.



Here's all you do:

Part A - New Business*

The new business portion of the program is based on the number of group contracts and premium sold in a calendar year.

Tier I

Sell at least three lines of coverage for more than \$75,000 total annual premium,

Or

Sell seven lines of coverage,
and you will earn 3.00% of the new earned premium as your incentive.*

Tier II

Sell at least three lines of coverage for more than \$250,000 total annual premium,

Or

Sell 15 lines of coverage,
and you will earn 3.50% of the new earned premium as your incentive.*

Tier III

Sell at least three lines of coverage for more than \$500,000 total annual premium,

Or

Sell 25 lines of coverage,
and you will earn 4.00% of the new earned premium as your incentive.*

New Business

<i>Tier</i>	<i>Coverage</i>	<i>or Premium</i> (3 lines minimum)	<i>Incentive</i>	<i>*Dental/Vision/ Limited Benefit Medical</i>
I	7 lines	\$75,000	3.00%	1.00%
II	15 lines	\$250,000	3.50%	1.17%
III	25 lines	\$500,000	4.00%	1.33%

Limited Benefit Medical counts as one line per policyholder. Limited Benefit Medical ancillary lines are paid at the full incentive rate.

Bonus rates are not cumulative.

Part B - Renewal Business*

Part B is based on persistency and number of lines of coverage in-force. To qualify for a renewal incentive you must qualify for at least Tier I of Part A - New Business.

Tier I

Maintain a case persistency rate from 85.00% to 89.99% and receive an incentive of 1.50% of earned premium on your renewal book of business.*

Tier II

Maintain a case persistency rate of 90.00% to 94.99%, and receive an incentive of 2.25% of earned premium on your renewal book of business.*

Tier III

Maintain a case persistency rate of 95.00% to 100%, and receive an incentive of 3.00% of earned premium on your renewal book of business.*

Renewal Business

<i>Tier</i>	<i>Persistency</i>	<i>Incentive</i>	<i>*Dental/Vision/ Limited Benefit Medical</i>
I	85.00% to 89.99%	1.50%	0.50%
II **	90.00% to 94.99%	2.25%	0.75%
III **	95.00% to 100.00%	3.00%	1.00%

Bonus rates are not cumulative.

Limited Benefit Medical counts as one line per policyholder. Limited Benefit Medical ancillary lines are paid at the full incentive rate.

*** In order to receive Premier Producer Compensation in excess of 1.50% on Renewal Business, the Agency must have a minimum of 10 Group Contracts in force with RSL.*

Example 1

A producer writes a new group life and group disability contract for one client, and a new group life contract for a second client. Total premium: \$100,000. The Part A-New Business incentive is 3.00% of \$100,000, or \$3,000.

The producer also has seventeen lines of coverage totaling \$500,000 of earned premium in-force and has maintained a persistency of 85.00%. There is no dental or vision in-force. The Part B-Renewal Business incentive is 1.50% of \$500,000, or \$7,500.

The producer's total incentive is \$10,500 (\$3,000 + \$7,500).

Example 2

A producer writes eight new lines of coverage for a total premium of \$350,000, including a dental case with an annual premium of \$50,000. The premium under *Part A-New Business* would qualify the producer for Tier II. So, the payment under *Part A-New Business* would equal:

$$\$350,000 - \$50,000 \text{ (Dental)} = \$300,000 \times .035 = \$10,500$$

$$\$50,000 \text{ (Dental)} \times .0117 = \$585.00$$

$$\text{Total Payment} = \$11,085.00$$

The producer also has twelve lines of coverage totaling \$750,000 in-force and has maintained a persistency of 92.30%, qualifying for Tier II. Three of the lines are dental, totaling \$150,000. The *Part B-Renewal Business* incentive is 2.25% of \$600,000 (750,000-150,000), or \$13,500, plus 0.75% of \$150,000, or \$1,125.

The producer's total incentive is \$25,710.

The group insurance lines that count toward qualification for the Premier Producer Program are:

Disability

STD/LTD

Employer Paid/Contributory/Voluntary

Life

Employer Paid/Contributory/Voluntary

Dental/Vision

Limited Benefit Medical

Special Risk Accident

All employer-paid AND voluntary group contracts count toward qualification and calculation.

*Please note that all premiums count toward qualification, but are subject to premium maximums of \$300,000 per case-line of coverage for the purposes of incentive calculation. For purposes of this program, dental and vision care incentive payments are subject to a maximum of \$500,000 per case of coverage for the purposes of the incentive calculation; Limited Benefit Medical is subject to a maximum of \$1,000,000 per policy holder. You can qualify under only one tier of the program for each of new and persistency categories.

Please note that Premier Producer payments are subject to the terms and conditions of RSL's Premier Producer Program Agreement. In order to be eligible for participation in the program, a producer must enter into a Premier Producer Program Agreement with RSL.

This information is intended for licensed insurance producers only and is not intended for release to the general public. All producers must have executed an Agreement with Reliance Standard Life Insurance Company for this program to take effect prior to December 31 of the following calendar year. 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.

With our Premier Producer Program,
every sale works harder—because you do.



RELIANCE STANDARD
Life Insurance Company

a **DELTA** company

2001 Market Street . Suite 1500 . Philadelphia, PA 19103

www.reliancestandard.com

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