

# RELIANCE STANDARD

## LET SMALL GROUP BUSINESS LEAD YOU TO BIG BUSINESS GROWTH!



The **small group disability market** is one of the least penetrated segments in the group arena. SmartChoice can be your key to unlock the huge potential of this market segment.

### Top 10 reasons to introduce your small group clients and prospects to **SmartChoice™ LTD coverage:**

1. Guaranteed Issues Coverage for Firms with 2 – 19 Employees
2. Pre-Existing Condition Benefits
3. 3-Year Own-Occupation Disability Definition
4. 3-Year Rate Guarantee\*
5. Available to 90% of SIC Industry Classifications
6. Simple One-Signature Application (No Employee Signatures Required)
7. Class Carve-Outs at 2+ Lives
8. No Family Content or Average Group Age Restrictions
9. An A (Excellent) Rated Company by A.M. Best
10. A Top 10 Group Disability Carrier\*\*

\*Valid for all business with effective dates through June 2008.  
\*\*2005 JHA and LIMRA International

SmartChoice™ makes it easy for you to tap into the BIG potential of the small group market!

**Contact us today to see JUST HOW EASY!**

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