Employer-Paid Group Life and Accidental Death and Dismemberment

Account #20316789, Policy #1500001178

For All Eligible Employees of THE SPECIALTY ALLIANCE MANAGEMENT LLC

PROTECTION FOR YOUR FAMILY

Life and AD&D insurance provides those you love with peace of mind and financial support when they need it most.

EMPLOYEE SUMMARY

Benefit amount	$50,000
AD&D	Matches Life Amount
Age reduction schedule	Reduces to 65% of pre-65 benefit at age 65 Reduces to 50% of pre-65 benefit at age 70
Waiver of Premium	Included. This benefit helps employees maintain important life coverage when they become totally disabled, as defined by the policy, and meet age requirements.
Accelerated Death/Living Benefit rider	Up to 80% of benefit
Portability	Included
Conversion	Included

The Specialty Alliance®

ADDITIONAL PLAN INFORMATION

Proof of Good Health:
No proof of good health is required if you enroll within 31 days of the date you first become eligible. If you decline coverage now and then choose to enroll later, evidence of insurability will be required.

NOTE: If there are any differences between this summary of benefits and the policy, the policy always prevails.

Protect their future

Did you know...

- 54% of American adults have life insurance
  (2020 Insurance Barometer Study, Life Happens and LIMRA)
- *Most financial advisors recommend that you need 10x to 15x your annual income in coverage*
  https://www.policygenius.com/life-insurance/life-insurance-statistics/
- A significant share of households would struggle to cope with an unexpected $400 expense.
  (Report on the Economic Well-Being of U.S. Households in 2018 - May 2019)

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MGIS is a leading national insurance program manager experienced in building and managing specialized insurance programs for doctors. We partner with the highest rated insurers and focus on group disability and life for medical practices of all sizes, types, and specialties. Insurance policies managed by MGIS are backed by the underwriting companies of Reliance Matrix and Certain Underwriters at Lloyd's. We work exclusively through select brokers and insurance advisers. MGIS services are provided by MGIS affiliated companies: The MGIS Companies, Inc., Medical Group Insurance Services, Inc., and MGIS Underwriting Managers, Inc. (DBA as MGIS Professional Insurance Solutions in CA and MGIS Underwriting Agency in NY).

In the business hierarchy, human capital is the most precious of assets. Reliance Matrix delivers comprehensive, integrated solutions and services to attract, protect and help optimize an employer's work force in a changing, challenging world. Founded in 1907, Reliance Matrix delivers employee benefits, absence management and workforce productivity solutions through a top-rated insurance carrier,* innovative absence TPA, and the daily commitment of thousands of team members across America. Reliance Matrix is a member of the Tokio Marine Group, one of the oldest, largest and most respected insurance organizations in the world.

*A++ FSR rating by AM Best, accurate as of September 1, 2023.

Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Life coverage is offered under group policy form LRS-6422, et al. Absence services are provided by Matrix Absence Management, Inc. Administration for physician products is provided by Medical Group Insurance Services, Inc. (MGIS), in all states, except as follows: in CA by MGIS Insurance Agency, Inc.; in NY by MGIS Insurance Agency; in NC by Insurance Administration, Inc., d/b/a MGIS NC. Product features and availability may vary by state.

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A-20316789-Life-2 042426-042426