



Richard Smith & Associates, Inc.

PO Box 14208 • Tallahassee, FL 32317-4208
850-877-1445 • 800-342-0209 • Fax: 850-656-9363

Dear Employees:

Richard Smith & Associates, Inc is pleased to announce that we will be offering an opportunity for you to participate in the **Reliance Standard Voluntary Group Term Life Insurance** program through a special enrollment. This enrollment period will be held from **April 1 through May 31, 2010** with an effective date of June 1, 2010.

1. During this special enrollment period if you have not previously enrolled in the plan, you may apply for employee Voluntary Group Term Life coverage up to the **Guaranteed Issue amount of \$100,000.00** as long as you are under the age of 60. If you are age 60 to age 70 your Guaranteed Issue Amount of Coverage is \$10,000.00.

Our Voluntary Group Term Life Insurance program is offering a **Guaranteed Issue amount of \$20,000.00 for spouses** that are under the age of 60 and this coverage can be elected without the employee electing any amount. This coverage will be issued without answering any medical questions up to the guaranteed issue.

You may also purchase Term Life Insurance for your dependent child (ren) in amounts of either \$2500, & 5,000, \$7500, or \$10,000. Please note that to insure your dependent child (ren) you and/or your spouse must be enrolled under the employee Voluntary Life coverage.

2. If you are currently enrolled in the Voluntary Group Term Life plan, you have the opportunity to increase your coverage in increments of \$10,000 up to the policy's Guaranteed Issue amount without answering medical questions. **You will need to answer medical questions if you want coverage above the Guaranteed Issue amount.**
3. **Any employee who has previously been denied coverage, voluntarily terminated their coverage or withdrew their request for coverage will be required to answer medical questions for any elected amount of coverage.**

Please review the enclosed enrollment brochure and application for important additional information on the program. Completed applications may be returned using the self-addressed envelope provided for your convenience. If you have any questions or need assistance contact Lois Goode with Richard Smith & Associates, Inc., at 800-342-0209 or locally in Tallahassee at 850-877-1445.

For your eligible dependent children, the bi-weekly cost (regardless of the number of children) is determined by the age 6 months to age 20/26 benefit option you select, as follows:

Dependent Children (6 months to age 20/26) Benefit	Bi-weekly Cost
\$ 2,500	\$.23
5,000	.46
7,500	.68
10,000	.91

All dependent children coverage includes a \$1,000 benefit for each eligible child from 14 days up to 6 months of age. A newborn automatically becomes insured at 14 days of age; if you do not already have dependent children coverage at the time of your child's birth, then you must apply for dependent children coverage within 30 days of the birth for that child to continue to be insured beyond 30 days of age.

**BI-WEEKLY PREMIUM RATES
PER \$10,000 OF LIFE INSURANCE**

Age (last birthday as of the anniversary date)	Tobacco User Rate	Non-Tobacco User Rate
Under age 30	\$.66	\$.39
30-34	.95	.48
35-39	1.44	.69
40-44	2.11	.98
45-49	3.95	1.83
50-54	6.23	2.95
55-59	8.61	4.58
60-64	13.81	8.37
65-69	18.22	12.32
70 and Over*	27.36	19.98

*Note: For insureds age 75 and older, the above rates are equivalent to per \$10,000 of coverage in effect prior to age 75.

EXAMPLE:	Amount of Insurance	Bi-weekly Cost
Employee - 33 (Tobacco User)	\$50,000	\$4.75
Spouse - 28 (Non-Tobacco User)	30,000	1.17
Three Children 6 months to age 20/26	2,500	.23
Total Bi-weekly Cost		\$6.15

Bi-weekly premium rates are based on your age at your last birthday and tobacco use status. They will change on the anniversary date coinciding with or next following your last birthday as you advance to a higher age bracket.

PORTABILITY: If you terminate employment after your coverage has started, you may elect within 60 days of

termination of eligibility, to continue your group term life insurance. Premiums will be billed directly to you on a quarterly, semi-annual or annual basis as you choose Insurance for your spouse terminates at age 75.

CONVERSION: If premiums are not waived due to total disability, you may convert your insurance to an individual permanent life insurance policy with RSL within 60 days of termination of coverage. Under these circumstances, your spouse under age 70 and your insured dependent children may also convert. For each insured child who attains the maximum age for eligibility, up to five times their current amount of life insurance coverage may be converted.

TERMINATION: RSL may not terminate insurance coverage unless: premium is not paid when due; or insurance coverage is converted to an individual plan of insurance; or the maximum age is attained; or the Master Policy terminates. In addition to the above, insurance coverage on dependents may also be terminated when the dependent is no longer eligible.

BENEFICIARY DESIGNATION: You can designate your own beneficiary and you may change the designation (except an irrevocable designation) as your circumstances change. You will be the beneficiary for dependent coverage unless another person is designated.

This brochure describes the highlights of Group Term Life Master Policy Form Number LRS 8349-01-1188, but is not a contract. If a conflict exists between a statement in this brochure and any provision in the Policy, the Policy will govern. The Master Policy has been issued to a Rhode Island Trust and is subject to Rhode Island law.

Plan Arranged By:

Richard C Smith & Associates Inc
Post Office Box 14208
Tallahassee, FL 32317-4208
(850) 877-1445

Underwritten By:

RELIANCE STANDARD
Life Insurance Company

Home Office: Chicago, Illinois
Administrative Office: Philadelphia, Pennsylvania

Voluntary Group Term Life Insurance Program

For Employees and Families of

Florida Department of Children & Families & Agency for Persons with Disabilities

- **Affordable Cost - High Limit Coverage**
- **Dependent Coverage Available**
- **Guaranteed Acceptance Amounts for Employee, Spouse and Dependent Children**
- **Conversion and Portability Provisions**
- **Living Benefit**

VOLUNTARY GROUP TERM LIFE INSURANCE: This plan offers you and your dependents an excellent opportunity to purchase affordable group term life insurance on a payroll deduction basis. The important plan features including high limits, guaranteed acceptance, conversion, portability rights and the Living Benefit Rider are summarized in this brochure. Please review it carefully and make your selection.

ELIGIBILITY: All active, Full-time Employees who are working a minimum of 30 hours per week are eligible to participate. Employees are not eligible and cannot enroll until their date of hire. Insurance is also available for an eligible employee's spouse, under age 70. Unmarried eligible dependent children from 14 days to age 20 (26 if a full-time student) may be insured if the employee or spouse is insured. Spouse insurance terminates at age 75; dependent children's at age 20 (26 if a full-time student).

BENEFITS: You and your spouse may select an amount of insurance from a minimum of \$10,000, in increments of \$10,000. The maximum amount available to employees up to age 75, and to their spouses under age 70, is \$500,000. The maximum amount available to employees age 75 and older is the percentage of \$500,000 shown below. Eligible dependent children from age 6 months to 20/26 years may be covered for \$2,500, \$5,000, \$7,500 or \$10,000 per child (dependent children insurance includes a standard \$1,000 benefit for children from 14 days of age up to 6 months). Reduction: If this insurance is purchased prior to age 75, the amount of insurance will be reduced in accordance with the table below on the anniversary coinciding with or next following your last birthday.

At Age	Reduction To % Of Your Pre-Age 75 Amount Of Insurance
75	60%
80	35%
85	27.5%
90	20%
95	7.5%
100	5%

Neither you nor your spouse may hold more than a total of \$500,000 of group term life insurance with Reliance Standard Life Insurance Company (hereinafter "RSL") under the Master Policy. Insurance over that amount will be void and the premiums refunded.

GUARANTEED ISSUE: During an approved enrollment period, you must be an eligible employee who is actively performing all the regular duties of your occupation to enroll. You must complete, sign and return the application to your employer during the enrollment period. As long as you have not: been previously declined for insurance coverage by RSL; had your coverage postponed; had your application withdrawn; or voluntarily terminated your insurance with RSL, medical evidence will not be

required:

- if you are newly eligible and apply (within 60 days of becoming eligible) for an amount of insurance up to \$200,000 if you are under age 60 when you apply, or \$20,000 if you are between age 60 and 70 when you apply.
- if you were previously eligible and are now applying for initial or additional coverage of \$10,000, as long as your new total amount of insurance is no greater than \$200,000 if you are under age 60 when you apply, or \$20,000 if you are between age 60 and 70 when you apply.
- if you have been insured for six (6) months, are less than 60 years of age, your current amount of insurance is equal to or greater than the guarantee issue limit and you are applying for an additional \$10,000 of coverage; the maximum cumulative amount available without medical evidence is limited to \$50,000 (over 5 consecutive years).
- if you have been insured for six (6) months, are between 60 and 70 years of age, your current amount of insurance is equal to or greater than the guarantee issue limit and you are applying for an additional \$10,000 of coverage (provided you have not utilized this evidence free option during previous enrollments).
- if you report a life event change that occurred since the last enrollment (such as marriage, birth or specific changes of employment status) and apply, within 31 days of the life event, for an amount of insurance up to \$200,000 if you are under age 60 when you apply, or \$20,000 if you are between age 60 and 70 when you apply.

Your spouse under age 60 is eligible for \$50,000 of guaranteed issue coverage. Your spouse must apply within 60 days of becoming eligible, and if employed, must be actively performing all the regular duties of his/her occupation; if not employed, must be engaged in normal activities for a person of like age and sex. No medical evidence is required on dependent children.

EFFECTIVE DATE: Coverage for amounts up to the guaranteed issue limit will begin on the date the application is signed, provided applicable premium has been paid. **Applications for insurance amounts over the guaranteed issue limits (for employees under age 70 and spouses under age 60), any amounts for employees age 70 and over and spouses age 60 but less than 70, and applications made beyond the first 60 days of becoming eligible are subject to medical evidence submitted to and approved by RSL.** Insurance will become effective on the date each applicant is approved, provided applicable premium is paid. Dependent children coverage will begin on the date the application is signed, provided you or your spouse are insured for this coverage and your dependent children are not confined in a hospital or at home.

Non-guaranteed issue amounts are not effective until

approved by RSL. Payroll deduction of premiums for non-guaranteed issue coverage prior to such approval does not mean coverage is effective. If coverage is not approved, any premium that has been collected will be returned. **After your insurance becomes effective, you will receive a certificate of insurance and a schedule page which you should read carefully. If there are discrepancies between the certificate and what you believe you applied for or you do not receive the certificate at all, contact your employer or RSL immediately.**

LIVING BENEFIT: This benefit is designed to offset the high cost of medical care if you, your insured spouse or insured dependent children should become terminally ill. It provides an advance payment of 50% of the death benefit to a maximum of \$250,000. Coverage must be in force for 60 days prior to being diagnosed as terminally ill. An insured will be considered as terminally ill if he/she suffers from a physical condition which is certified by a physician to be expected to result in death within 12 months. In the event of death, the death benefit payable to the beneficiary will be reduced by the amount of any living benefit payment that was made. This benefit is payable one time only for any insured covered under this benefit. In no event will the amount of the living benefit plus the death benefit payable exceed the amount that would be payable if no living benefit was available.

DISABILITY WAIVER OF PREMIUM: All premiums due during your disability will be waived for you and your dependents if you become totally disabled prior to age 60 and disability lasts for six consecutive months. Premiums will be refunded back to the date disability began. Your coverage will remain in force without any premium payments as long as your disability continues, you are under age 70 and you are not retired. This benefit is not available for disabilities resulting from intentionally self-inflicted injury or war (declared or undeclared).

EXCLUSIONS AND LIMITATIONS: Death by suicide is not covered during the first two years insurance is in force. Insurance coverage is incontestable after it has been in force two years during the insured's lifetime, except for non-payment of premium.

PREMIUM: The bi-weekly premium for the amount of group term life insurance coverage you select for yourself, your spouse, and dependent children is payable through the convenience of payroll deduction. The following chart shows the bi-weekly premium cost per \$10,000 unit of life insurance coverage by age bracket and tobacco use status. To determine your premium, take your tobacco use status and age at your last birthday, find the rate in the following chart per \$10,000 unit of life insurance, and multiply that rate by the number of \$10,000 units you desire. Do the same thing for your spouse at his/her age for the number of units desired. If you have used any form of tobacco in the last 12 months, you will be considered a tobacco user.

NOTICE REGARDING INFORMATION PRACTICES

In considering this Application, Reliance Standard Life Insurance Company (herein referred to as "we", "us", or "our") collects certain information about all proposed insureds (herein referred to as "you" or "yours"). The precise information varies according to the amount and type of coverage you apply for. Generally, we seek information about you: (1) age; (2) occupation; (3) physical condition; (4) medical history; (5) hobbies; and (6) other relevant activities.

You are the most important source of information, but we may also verify or collect information on you or your family from: (1) physicians; (2) other health care providers; (3) employers; (4) other insurers to which you have applied; (5) consumer investigative organizations; and (6) the Medical Information Bureau ("MIB").

The MIB is a not-for-profit organization of life insurance companies which operates an information exchange for its members. This information may alert us to a need for further investigation, but under MIB rules such information cannot be used: (1) either wholly or in part to increase the premium for insurance; or (2) to deny issuance of insurance.

We may collect information by: (1) phone; (2) correspondence; or (3) personal contact.

Information will be treated as confidential. Reliance Standard Life Insurance Company or its reinsurers may, however, with your authorization make a brief report to the MIB. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file. The information supplied to other member companies may alert them to a need for further investigation.

In some circumstances, however, information may be released to third parties without your authorization (with the exception of the MIB). These include persons or organizations who are: (1) performing business functions for us; (2) conducting actuarial or scientific studies or audits; or (3) our reinsurers. We or our reinsurers may also release information to other life insurance companies to whom you apply for life or health insurance coverage, or to whom a claim for benefits is submitted. Please be assured that although such disclosures may occur, they are not always or even often made. When a disclosure is necessary, only as much information as is reasonably necessary to achieve the intended purpose will be disclosed.

You have the right to acquire and, if necessary, correct any personal information we or the MIB collect. Upon written request to us, we will, within 30 days of receipt: (1) inform you of the nature and substance of the recorded information; (2) permit personal viewing and copying of the information in our possession; (3) disclose the identities of those persons such information has been disclosed to within the last two years; and (4) provide you with procedures for correction, amendment or deletion of the recorded information. Medical information will be disclosed to a physician that you choose. You may write to us for a fuller explanation of our information practices.

You may also contact the MIB via its website (www.mib.com) or by telephone to arrange for disclosure of any information it may have on you. The MIB's toll-free telephone number is 866-692-6901 (TTY 866-346-3642 for hearing impaired). If you question the accuracy of information in the MIB's file, you may contact the MIB in writing and seek correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill, Suite 400, Braintree, Massachusetts 02184-8734.

KEEP THIS NOTICE FOR YOUR RECORDS.

RELiance STANDARD
Life Insurance Company

Home Office: Chicago, Illinois
Administrative Office: Philadelphia, Pennsylvania

HOW TO APPLY:

**COMPLETE IN INK.
PLEASE PRINT OR TYPE
ALL INFORMATION,
WITH THE EXCEPTION
OF SIGNATURES.**

- For the Guaranteed Issue Amount, complete **Sections A and B.**
- If you desire coverage in excess of the Guaranteed Issue Amount or you are a late enrollee, complete **Sections A, B and C.**
- If you desire coverage on your spouse only and/or your children, complete all Sections of the application.
- Please sign and date the back of this application.**
- Return the application to your personnel office for processing.

Deduction Code 217

Bi-weekly Premium
\$ _____

Work Phone No.

A Applicant's Name (First -Middle-Last) Male
 Female

Address			
City		State	Zip
Birthdate	Age	State of Birth	Soc.Sec.No
Height	Weight	Occupation	Date Hired

Amount of Coverage Applied For \$ _____
 Initial Application (with RSL)
 Change in Amount of Coverage (with RSL)
 Total Amount with Change \$ _____

Name of Beneficiary and Relationship

B Are you actively performing all the duties of your occupation or profession? YES NO
IF NO, EXPLAIN.

Have you used tobacco in any form in the past twelve months? YES NO

Is this insurance now applied for intended to replace, in whole or in part, any insurance on the life of the applicant, spouse or dependent children? YES NO
IF YES, PROVIDE NAME OF COMPANY AND AMOUNT OF INSURANCE.

Guaranteed Issue Amounts-
Initial Enrollment or Newly Eligible:

Employee Under Age 60: \$200,000
Employee Age 60 to 70: \$20,000
Spouse Under Age 60: \$50,000

D Spouse's Name (First-Middle-Last) Male
 Female

Address				
City		State	Zip	
Birthdate	Age	State of Birth	Height	Weight

Has your spouse used tobacco in any form in the past twelve months? YES NO

Amount of Coverage Applied For \$ _____
 Initial Application (with RSL)
 Change in Amount of Coverage (with RSL)
 Total Amount with Change \$ _____

Eligible Dep. Children Coverage: YES NO
If Dependent Children are to be covered, please select an amount below:

All children age 14 days to 6 months: \$1,000
All children age 6 months to 26 years:
 \$2,500 \$5,000 \$7,500 \$10,000

Name of Beneficiary: (Unless otherwise listed below, Employee is automatically the Beneficiary for Spouse and Dependent Children Insurance.)

Name of Beneficiary and Relationship

C Have...You or your spouse had or been diagnosed by a physician as having any of the following within the past five years:

- | | |
|--|--|
| 1 Consultation with any physician or received any medical care, treatment or advice? <input type="checkbox"/> YES <input type="checkbox"/> NO | 2 To the best of your knowledge, any physical impairment or disease? <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 3 AIDS, AIDS related complex, or disorder of the immune system? <input type="checkbox"/> YES <input type="checkbox"/> NO | 4 A disease of the nervous, genito-urinary or digestive systems, heart or lungs, high blood pressure, diabetes, cancer or a tumor of any kind? <input type="checkbox"/> YES <input type="checkbox"/> NO |

If you answered YES to any of the questions in Section C, give details in #5 below.

5	Question #	Person to Whom It Applies	Illness or Nature of Injury	Date	Doctor's Full Name and Address
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FOR HOME OFFICE ADMINISTRATIVE USE ONLY:

Billing Date _____

