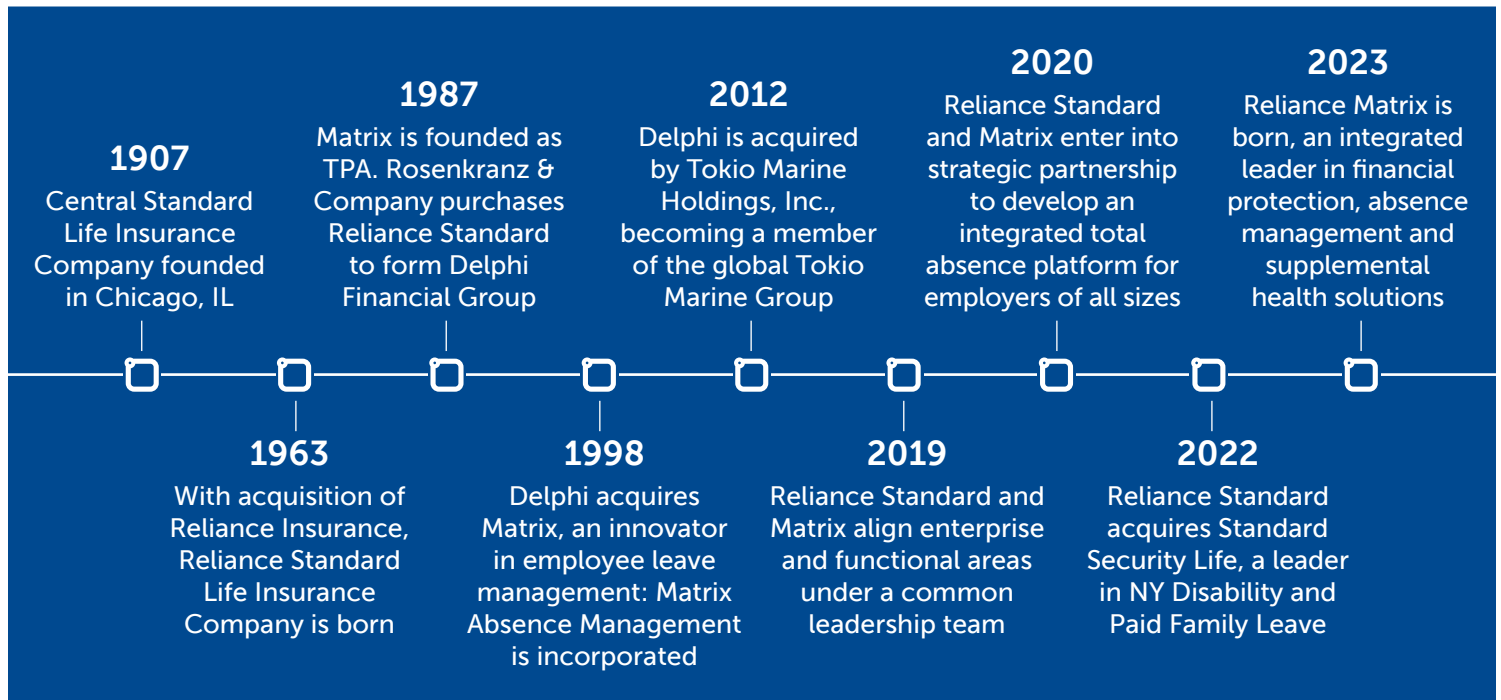


Strength and Stability

Turn to a trusted partner.

It's important to choose a strong, stable partner to stand behind your benefits programs so you can rest assured in challenging times. Reliance Matrix has over 100 years of experience offering quality products and delivering the service you expect. Our leading team of benefits professionals provide superior consultation and education, making benefits easier to select, afford and manage.

Our Journey



Diversified Business Lines

- Group employee benefits and insurance policies, Disability, Life, Dental, Critical Illness, Accident, Hospital Indemnity and Limited Benefit Medical insurance
- Group benefits management services, including claims administration, FMLA/leave management, return to work and integrated health and productivity management services
- Fixed and indexed annuities for individuals

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Sound Ratings

Financial Strength Ratings are independent opinions regarding the creditworthiness and predictive ability of an insurer to pay claims and other obligations. These are based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile. Each research and analysis methodology is unique to the ratings agency. These ratings are not a recommendation to purchase or an evaluation of a specific insurance product.

Ratings are current as noted below:

AM BEST

"A++" (Superior)
(affirmed November 2023)

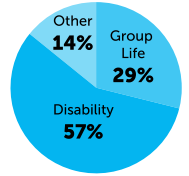
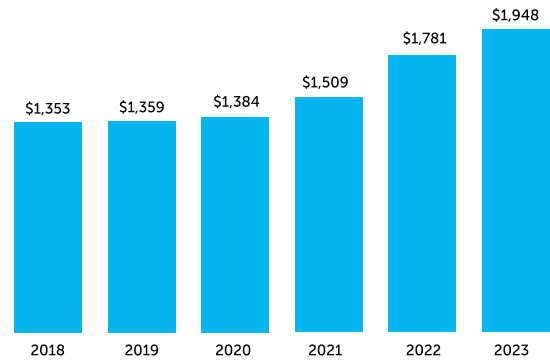
STANDARD & POOR'S

"A+" (Strong)
(affirmed September 2023)

Premium Income (Dollars in Millions) (Direct Premium Written)

Reliance Matrix

Premium Income
(Dollars in Millions)
(Direct Premium Written)



Group Employee Benefits

Consolidated Balance Sheets (Dollars in Millions) (Statutory Basis)

Year End December 31	2023	2022
Assets		
Invested Assets	\$22,725	\$19,881
Other Assets	\$801	\$670
Total Assets	\$23,526	\$20,551
Liabilities		
Policy Liabilities and Accruals	\$16,833	\$14,636
Liabilities Related to Investing Activities	—	—
Other Liabilities	\$4,180	\$3,794
Total Liabilities	\$21,013	\$18,430
Capital and Surplus	\$2,513	\$2,121
Total Liabilities and Surplus	\$23,526	\$20,551

*For purposes of financial reporting, Reliance Matrix includes Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company, Reliance Standard Life Insurance Company of Texas, and Standard Security Life Insurance Company.

Ratings shown reflect the opinions of each nationally recognized independent rating agency and are not implied warranties of the company's ability to meet its financial obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be given that these ratings will be maintained.

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