

RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

Bereavement Support Services Comfort and Guidance for Challenging Times



Bereavement Support Services provide confidential and professional support services to all covered employees and family members to cope with the loss of a loved one—at no extra cost.

Along with your coverage from Reliance Standard Life Insurance Company, you are offered access to unlimited and confidential telephonic grief counseling, legal and financial consultation through ACI Specialty Benefits just when you need it most.

Grief Counseling

- **Unlimited** Telephonic Assessment and Referral

Legal and Financial Services

- **Unlimited** Phone Consultation for Any Financial Issue
- **Unlimited** Phone Consultation for Any Legal Issue
- Online Legal and Financial Resource Center Including Document Preparation

Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer



Questions or to Access Services

Contact ACI Specialty Benefits toll-free at

855-RSL-HELP

(855-775-4357)

rsli@acieap.com

Bereavement Benefit services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product availability and features may vary by state.

Powered by



RS-1948 (06/2017)

Life comes with challenges. Your Assistance Program is here to help.

Reach out to your Assistance Program for short-term counseling, financial coaching, caregiving referrals and a wide range of well-being benefits to reduce stress, improve mental health and make life easier.

The following services are free to use, confidential, and available to you and your family members:

Mental Health Sessions

Up to 3 telephonic sessions to help manage stress, anxiety and depression, resolve conflict, improve relationships, overcome substance abuse and address any personal issues.

Life Coaching

To help reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

Financial Consultation

To help build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identify theft, and saving for retirement or tuition.

Legal Consultation

To help with a variety of personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Life Management

To provide information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Personal Assistant

To help manage everyday tasks and give back time by providing information and referrals for home services, repairs, travel, entertainment, dining and personal services.

Medical Advocacy

To help navigate insurance, obtain doctor referrals, secure medical equipment or transportation, and plan for transitional care and discharge.

Member Portal and App

Access your benefits 24/7/365 with online requests and chat options, and explore thousands of articles, webinars, podcasts and tools covering total well-being.

EAP benefits are free of charge, 100% confidential, available to all family members regardless of location, and easily accessible through ACI's 24/7, live-answer, toll-free number.

EAP services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

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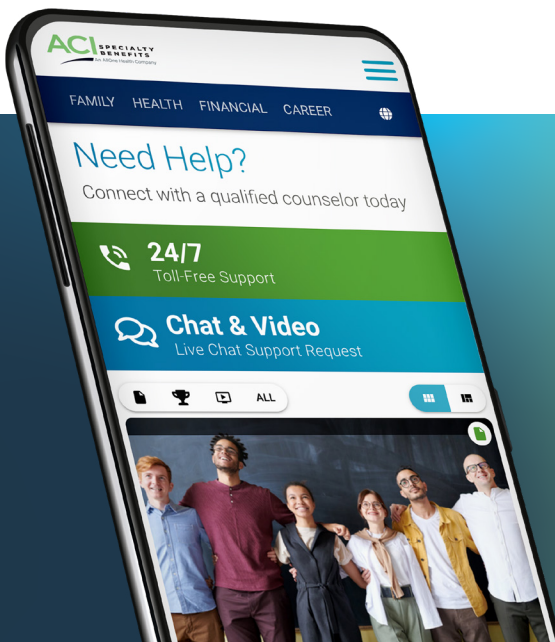
Company Code: RSLI859

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

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ACI SPECIALTY
BENEFITS
An AllOne Health Company

RS-2505 (12/2021)



Introducing Your Member Portal and App

Browse benefits. Request services.
Enjoy 24/7/365 access.

Your Assistance Program offers a wide range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through your member portal and app.

Video, Chat and Telephonic Access

24/7/365 access to request mental health sessions and life management referrals

Thousands of Self-Care Articles and Resources

Explore videos, provider resource locators, personal assessments, calculators and tools

Events Calendar and Free Webinars

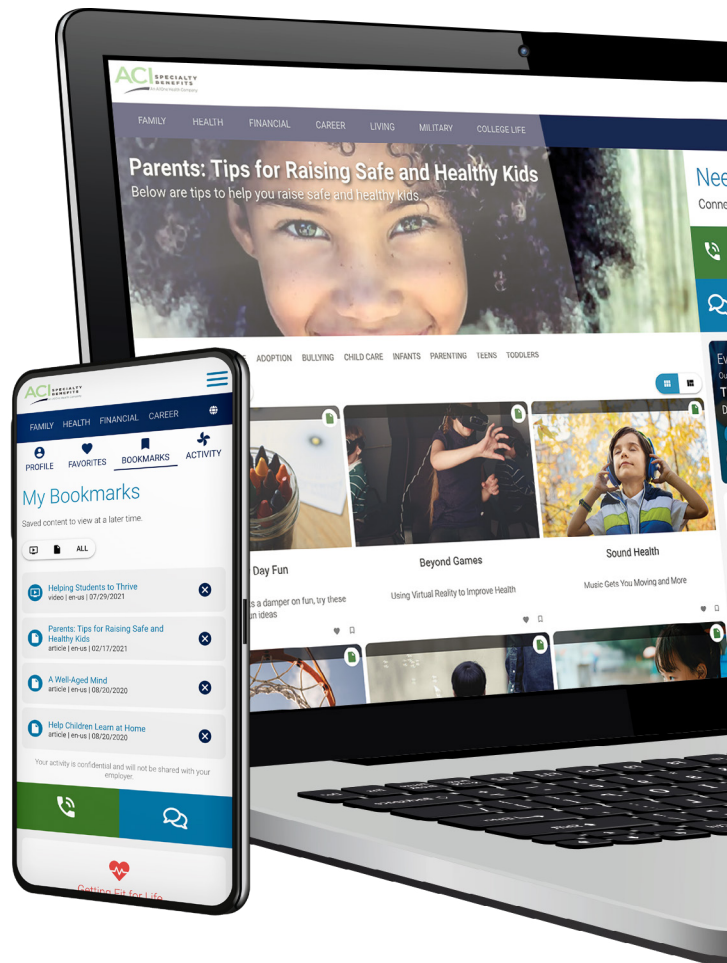
Sign up for the latest webinars and online training sessions

Exclusive Discounts

Save money on entertainment, gifts, travel and consumer goods

Getting Started Is Easy

1. Visit your landing page, <http://rsli.acieap.com>, and click on “Select Portal & App” in the top menu
2. Register to create a new account using your company code: **RSLI859**
3. A confirmation email will be sent to complete the process



Contact ACI Specialty Benefits
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 rsli@acieap.com
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ACI SPECIALTY BENEFITS
 An AllOne Health Company

ACI Specialty Benefits Employee Assistance Program **FAQs and Guidelines**

Q: What is the EAP benefit?

A: ACI's Employee Assistance Program (EAP) offers benefits to address mental health issues, reduce stress and help make life easier. ACI's EAP benefits include mental health sessions with a licensed clinician, legal and financial consultation, as well as work-life referrals for a wide range of life management needs. The EAP is 100% confidential, and benefits are provided at no additional cost to employees and family members.

Q: Is there a fee to use this benefit?

A: EAP services are available at no additional cost to the covered employee or family member.

Q: What mental health benefits are included in the EAP plan?

- A:
1. If your company offers a telephonic EAP plan, up to 3 telephonic sessions for assessment, referral and short-term problem resolution are available to employees and family members.
 2. If your company offers a 3-session EAP plan, up to 3 sessions for assessment, referral and short-term problem resolution are available, with the option of having those sessions conducted in-person, telephonically or through video chat.
 3. If your company offers a 5-session EAP plan, up to 5 sessions for assessment, referral and short-term problem resolution are available, with the option of having those sessions conducted in-person, telephonically or through video chat.
 - In the state of California, in-person sessions are limited to 3 sessions per 6 months, for a total of 6 in-person sessions per year, in accordance with the California Knox Keene Health Care Service Plan Act. For an employee residing in any other state, the 5-session model includes up to 5 sessions per issue, per year.

***Contact your human resources or benefits department if you are uncertain which plan your company offers**

Q: What are the EAP clinical sessions intended for?

A: EAP clinical sessions are intended for assessment, referral and short-term problem resolution. Examples of requests that the EAP can assist with include, but are not limited to:

- Emotional wellness
- Stress management
- Family and relationship issues
- Anxiety and depression
- Coping with grief
- Anger management
- Substance abuse

For any issues requiring long-term support, the EAP clinician will provide a referral to services that may be available through medical insurance or community-based resources, based on specific needs.

Q: Who is eligible for EAP benefits?

A: Each employee's definition of family is ACI's definition of family. ACI's EAP services are all-inclusive, with no barriers to access for family members, regardless of location or relationship.

- **All covered employees under the RSL plan**
- **All family members:** spouse, domestic partners, dependents, and all family members regardless of location

The EAP benefit is also available for 30 days after a covered employee's last day of employment.

Q: What should be expected when accessing the EAP?

A: Contact ACI Specialty Benefits for service.

1. If mental health services are needed, never contact a provider directly to schedule an appointment. ACI must first have record of the request in order for the EAP to cover any visits with a mental health provider within ACI's internal network of providers.
2. Specify service needed
3. ACI team member will provide the appropriate referral(s)
 - If the referral is for a mental health provider, it is the individual's responsibility to contact the provider referred by ACI to schedule an appointment based on availability.
 - If there is difficulty experienced in scheduling an appointment within 2 - 3 business days, please call ACI Specialty Benefits back to receive a new referral.
 - Do not wait for contact from an ACI specialist. Assisting with access to a mental health provider as soon as possible is ACI's number one priority.

Q: How are non-urgent requests for EAP mental health sessions handled?

A: EAP referrals are provided during the intake call, or the following business day if the request was received after normal business hours or over the weekend. The employee or family member will then reach out to the provider directly to schedule an EAP session.

Q: How are urgent requests for EAP mental health sessions handled?

A: If an individual or family member is in emotional distress and in urgent need to speak with an EAP clinician, ACI's intake specialist will immediately connect them with a licensed clinician at any time, 24/7/365. For emergencies, always call 911 to get assistance from local authorities.

Q: What is the turnaround time for work-life referrals?

A: General turnaround time for a non-urgent work-life referral is 3-5 business days. ACI can provide urgent work-life referrals for needs such as child care or shelter housing on the same day.

Q: What is Medical Advocacy? How do I access this?

A: A Medical Advocate assists with maneuvering through the healthcare system. The Advocate offers strategies to empower employees as they prepare for a medical appointment, locate a medical provider, seek discharge resources, and navigate the insurance industry. The Advocate serves all lifespans but cannot provide legal or medical advice, complete disability or FMLA paperwork, or select insurance or mental health providers or facilities. To access Medical Advocacy, contact ACI Specialty Benefits.

Q: What is Life Coaching?

A: A coach is a certified professional who assists employees and their household members to achieve their personal and professional goals. A coach works actively to help individuals assess their current situation then develop steps and strategies to meet their stated expectations. This differs from counseling in that it is proactive and not usually associated with a clinical or crisis issue to be solved.

Q: What Financial Wellness services are available through ACI's EAP?

A: Financial Wellness services include phone consultation regarding the issue. Employees and family members receive 30-day financial coaching and a 90-day financial wellness action plan at no cost. Support is available for any financial need such as credit counseling, debt management and referrals to CPAs. More resources can be found in the Member Portal.

Q: What Legal Consultation services are available through ACI's EAP?

A: Legal Consultation services include an initial 60-minute in-office or phone consultation with a local attorney regarding the legal matter. If additional assistance is needed and the attorney is retained, the employee or family member will receive a 25% discount on continued services. ACI's Member Portal also has interactive legal document preparation including will prep and other common legal documents.

Q: How can an individual access ACI's EAP?

A: ACI Specialty Benefits offers convenient 24/7 access to EAP benefits by phone, email, text, live chat, and online.

- Employee Landing Page: <http://rsl.acieap.com>
 - Click on "Select Portal & App" to select Member Portal & App in the top menu
 - Register to create a new account using your company code: **RSLI859**
 - After registering, you'll want to create your individual profile. This will help customize your experience based on your family, education, health, wellness, legal, financial and everyday living needs.
- Phone: 855-RSL-HELP (855-775-4357)
- Text: 858-224-2094
- Email: rsl@acieap.com
- COVID-19 Resources: <https://acispecialtybenefits.com/covid-19-resources/>
- Disaster Preparedness and Crisis Resource Center: <https://rsl.acieap.com/crisis>

Travel Assistance: Description of Covered Services

The following is a detailed Description of Covered Services. All services in connection with Emergency Evacuation, Medically Necessary Repatriation, Repatriation of Mortal Remains, Visit by Family Member or Friend, Traveling Companion Transportation and Return of Dependent Children are subject to a maximum Combined Single Limit of Two Hundred Fifty Thousand dollars (\$250,000) per event. Vehicle Return is subject to a sub-limit per event, as listed.

Your assistance services are available when traveling 100 or more miles from your primary residence, or when traveling in a foreign country.

All services must be provided by On Call International (On Call). No claims for reimbursement will be accepted. Any expenses associated with these services are your responsibility except as provided within this Description of Covered Services.

MEDICAL ASSISTANCE SERVICES

Medical Referrals: On Call will assist you in finding Physicians, dentists, and medical facilities.

Medical Monitoring: During the course of a medical emergency, On Call's professional case managers, including Physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to U.S.) is needed. On Call will provide case notification, both foreign and domestic, between the patient, family, Physician, employer, travel company, and consulate as needed. On Call will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

Emergency Medical Payments: When it is necessary for you to obtain needed medical services, upon request, On Call will advance in local currency, up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after On Call has secured funds from you or your family.

Replacement of Medication and Eyeglasses: On Call will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. On Call will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are your responsibility.

Hotel Convalescence Arrangements: On Call can assist you with hotel arrangements if you or your companion needs to convalesce in a hotel prior to or following medical treatment.

Medical Insurance Assistance: On Call can assist you by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.

Prescription Drug Assistance: When permitted by law and approved by the patient's Physicians, On Call will assist you in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

EMERGENCY TRANSPORTATION SERVICES

Emergency Evacuation: If you or your dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of On Call's Medical Director, On Call will provide emergency evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services include arranging and paying for transportation and related medical services (including cost of medical escort) and medically necessarily incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After initial treatment and stabilization for an Injury or Sickness, if the attending Physician and On Call's Medical Director deem it medically necessary, On Call will transport you back to your permanent place of residence for further medical treatment or to recover. Services include arranging and paying for transportation and related medical services (including escort, if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Mortal Remains: In the event of your death, On Call will render assistance and provide for the return of mortal remains. Services include arranging and paying for the following: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates (3 maximum); and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

Visit by Family Member or Friend: If you are hospitalized for more than seven (7) days and are traveling alone, On Call will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend services includes coverage for meals and accommodations for up to 10 days.

Traveling Companion Transportation: If your travel companion loses previously made travel arrangements due to your medical emergency, On Call will arrange and pay for your traveling companion's return home by the most direct and economical route.

Return of Dependent Children: If you are hospitalized for more than seven (7) days, On Call will arrange and pay for the return of your minor children who are under the age of twenty (20) years of age (or full-time students under the age of twenty-six (26)), and if necessary, accompany him/her with an attendant.

Vehicle Return: In the event of an Emergency Evacuation, Medically Necessary Repatriation, or Repatriation of Mortal Remains, On Call will arrange and return your non-commercial vehicle that is left behind unattended, up to the maximum coverage limit of \$2,500.

LEGAL ASSISTANCE

Locating Legal Services: On Call can assist in contacting a local attorney or the appropriate consular officer if you are arrested or detained, involved in an automobile accident, or otherwise need legal help. On Call will maintain communications with you, your family, and employer until legal counsel has been retained by you.

Bail Bond Services: On Call can assist in securing bail bond services in all available locations.

BAGGAGE ASSISTANCE

On Call can assist you if your baggage is lost, stolen, or delayed while traveling on a common carrier. On Call will advise you of the proper reporting procedures and will help you maintain contact with the appropriate companies or authorities to help resolve the problem.

EMERGENCY PAYMENT ASSISTANCE

On Call can assist you in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating directly with your family, or your credit card company, bank, employer, plan sponsor or other sources of credit.

PRE-TRIP ASSISTANCE – *available at anytime, not subject to 100-mile travel requirement.*

- ▶ **Passport and Visa Information:** On Call can advise you of the required documentation to enter and depart foreign destinations.
- ▶ **Health Hazards Advisory:** On Call can provide you with up-to-date travel advisories.
- ▶ **Inoculation Requirements:** Medical entry requirements can be provided to you prior to your departure.
- ▶ **Weather Information:** On Call maintains current information regarding weather conditions for both domestic and international travel destinations. This information will be provided to you through the On Call Assistance Center.
- ▶ **Currency Exchange Information:** On Call can provide you with the daily currency exchange rate for a specified country.
- ▶ **Consulate and Embassy Locations:** On Call maintains a complete listing of consulates and embassies. These locations are accessible to you by calling the On Call Assistance Center.
- ▶ **Translation and Interpreter Services:** Professional translators and interpreters can be reached 24 hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.
- ▶ **Travel Locator Service:** You can contact the On Call Assistance Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

EMERGENCY MESSAGE ASSISTANCE

On Call can record emergency messages from you or emergency messages for you for 24-hour periods. These messages may be retrieved at anytime by you, your family, or business associates.

EMERGENCY CASH ASSISTANCE

On Call can assist you with emergency cash up to \$500. Arrangements will be made through a friend, family member, business, or your credit card in the event of an emergency. All fees associated with the transfer or deliveries of funds are your responsibility.

EMERGENCY TICKET REPLACEMENT

On Call can assist you in replacing lost or stolen airline tickets.

EMERGENCY CARD REPLACEMENT

On Call can assist you with emergency card replacement if you should experience a loss, theft, or damage to your credit card or membership card.

EXCLUSIONS AND LIMITATIONS

- A. On Call shall not provide services enumerated if the coverage is sought as a result of: Suicide or attempted suicide; intentionally self-inflicted injuries; participation in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; the commission of or attempt to commit an unlawful act; being under the influence of drugs or intoxicants unless prescribed by a Physician; pregnancy and childbirth (except for complications of pregnancy); mental or emotional disorders, unless hospitalized; participation as a professional in athletics; services provided for you for which no charge is normally made; or travel within 100 miles of your permanent residence, unless in a foreign country.
- B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, On Call may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. On Call also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit On Call to fully provide services.
- C. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by On Call in consultation with a local attending Physician or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, On Call will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if On Call was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.
- D. If you are not eligible and services are provided to you, you may be responsible for the charges incurred.

All transportation benefits provided hereunder must be by the most direct and economical route possible.

For the purposes of this Agreement, the following definitions shall apply; "*Injury*" means identifiable injury caused by an Accident. "*Accident*" means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place. "*Sickness*" means a sickness of the Participant which declares itself during the period when services are available under this Agreement.

On Call is not responsible and cannot be held liable for any malpractice performed by a local Physician or attorney who is not an employee of On Call.

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Travel assistance services are provided by On Call International (On Call) under the terms and conditions of a service agreement with Reliance Standard. On Call International is not affiliated with Reliance Standard or with AT&T.

Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands. In New York State, benefits are underwritten by First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. The covered individual is responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

EF-3367 (9/16)

An identity is stolen every 2 seconds. Could you be next?



Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to completely restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

InfoArmor's Privacy Advocates have been trained by and receive continued support from the Identity Theft Resource Center, the primary national non-profit that focuses on identity theft.

Privacy Advocates are also Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised?

Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

Identity Theft Full Restoration Services and Real-time Card Monitoring

The Identity Theft Crisis

Identity Theft is the fastest growing crime in the United States. The statistics are staggering and getting worse. In 2013 Identity theft was the number one consumer reported crime with 13.1 million victims, spending on average 58 to 165 hours to regain pre-theft status.^{1,2,3}

What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords, and important personal documents.

RELIANCE STANDARD
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INFOARMOR®
IDENTITY PROTECTION EXPERTS

Identity Theft Full Restoration Services and Real-time Card Monitoring

ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® Identity Protection Experts will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ▶ Identity restoration experts trained by the Identity Theft Resource Center
- ▶ Investigation and confirmation of fraudulent activity including known, unknown, and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining your rights
- ▶ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies, Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit including criminal, DMV, medical

WalletArmor®

WalletArmor® provides 24/7 Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive a call from our Privacy Advocates® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- User IDs & Passwords
- ATM Cards
- Credit Cards
- Checking Accounts
- Driver's Licenses
- Health Insurance Cards
- Vehicle Insurance Cards records, etc.

Do you suspect your personal information has been compromised?
Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents?
Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

1 - Federal Trade Commission, "Consumer Sentinel Network Data Book 2013, February 2014"

2 - Javelin Strategy and Research: 2014 Identity Fraud Report

3 - ITRC "Identity Theft: The Aftermath" 2008

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INFOARMOR®
IDENTITY PROTECTION EXPERTS

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (RSL) OR FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY (FIRST RSL). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF ANY INSURANCE POLICY, AND NEITHER RSL NOR FIRST RSL IS RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

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Product availability and features may vary by state.