LIFE™

COMMERICIAL | 10+ EMPLOYEES

Disability Insurance

Keep your bills paid, even when you can't work

We insure our cars. We insure our homes. But many of us don't think about protecting the income that pays for it all.

Even with other coverage in place, time away from work due to an illness or injury can put real financial pressure on a household. Medical bills are one part of it, but everyday expenses like rent, groceries and utilities don't stop because your paycheck does. Workers' compensation can help, but only if an injury happens on the job.

Disability insurance replaces a portion of your paycheck if you're unable to work due to a covered illness or injury, regardless of where it happened. And it's more common than you think. Most disabilities are caused by everyday health conditions like back pain, heart disease and cancer—not accidents.[1] Short-term disability insurance may even be used during or after pregnancy.

A two-part safety net

SHORT-TERM DISABILITY

- Replaces part of your income if you're temporarily unable to work
- Typically covers weeks to months

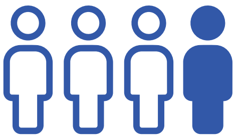
LONG-TERM DISABILITY

- Provides income replacement for longer-lasting illnesses or injuries
- Can continue for years, depending on your plan

HOW THEY WORK TOGETHER

Short-term disability helps first. If you're out of work longer, long-term disability can take over.

THINK ABOUT THIS



Just over **1 in 4 of today's 20-year-olds will become disabled** before they retire[2]

SAMANTHA'S STORY: SUPPORTING RECOVERY, PROTECTING STABILITY[4]

When Samantha, a young mother of two, was diagnosed with a serious illness, her doctor told her she'd need months away from work for treatment and recovery. The thought of losing her paycheck on top of worrying about her health was overwhelming.

Fortunately, Samantha had short- and long-term disability insurance through her employer's benefits plan. That coverage helped replace part of her income during her time away, which meant she could continue paying rent, buying groceries and caring for her children without draining her savings. The benefit gave her the breathing room she needed to focus on her recovery.

It's easy to get started

Your employer is offering you the opportunity to add disability insurance at group rates through DeltaLife in partnership with Reliance Matrix.[3] It's coverage that works quietly in the background, so your finances don't take a hit when your health does.

If you think you or your family would benefit from this important coverage, you can pay for your disability insurance through a convenient payroll deduction. Review your enrollment materials for details and follow the instructions to enroll.

Protect your paycheck with disability insurance. Enroll today!

[1] Council for Disability Income Awareness, "Common Causes of Disability," accessed April 2026, https://thecdia.org/common-causes-of-disability/.
[2] Social Security Administration, "Fact Sheet," accessed June 2026, www.ssa.gov/news/press/factsheets/basicfact-alt.pdf.
[3] Reliance Matrix is a branding name for the underwriting companies Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and for the third-party administrator (TPA) Matrix Absence Management, Inc. Coverage issued in connection with this offer is underwritten and issued by Reliance Standard Life Insurance Company.
[4] Illustrative example only. Not based on an actual insured employee or group policyholder.

This information is not an insurance policy and does not describe the entire plan. For specific plan information, ask your HR or benefits manager for a copy of the detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance, which is issued to you after your application is processed.