

Multi-Life At A Glance

A quick reference sheet for all of your multi-life LTC questions



Carrier	Mutual of Omaha Association	Mutual of Omaha Common Employer Discount	National Guardian Life
Minimum Number Required (Full-time employees or members)	100 members <i>(Association must have been in existence for at least two years, and must have members who pay dues or fees on a regular basis)</i>	Five employees	Worksite: Five employees Associations: 10 members
Minimum Applications/Policies Required	None	Five submitted applications	Two - five issued policies <i>(dependent upon worksite state)</i> No minimum for associations
Simplified Underwriting	N/A	N/A	N/A
Modified Guaranteed Issue	N/A	N/A	N/A
Multi-Life Commission Reduction*	Yes <i>(5% reduction in most states)</i>	Yes <i>(5% reduction in most states)</i>	Yes <i>(In states where 5% employer discount is used)</i> No <i>(In states where unisex employer rates are approved)</i>

*Commission reductions for Sponsored Group Programs are industry standard and subject to change. Varies by state.

Contact Jeff Ellis at 212-586-8311 or JEllis@Frontierbis.com



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