

# 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
<b>Minimum Number Required</b> (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
<b>Minimum Applications/Policies Required</b>	None	Five submitted applications	Two - five issued policies <i>(dependent upon worksite state)</i>  No minimum for associations
<b>Simplified Underwriting</b>	N/A	N/A	N/A
<b>Modified Guaranteed Issue</b>	N/A	N/A	N/A
<b>Multi-Life Commission Reduction*</b>	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.

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