



Defined Advantage Program

Simplified issue underwriting available
to groups **with fewer than 10 eligible
employees** (with 5 approved applications)

Employee Solutions Program

Simplified issue underwriting available to
groups with **10 or more eligible employees**

Associations and other non-employer groups may qualify for a discount under our Individual LTC insurance offering. Refer to your Multi-life LTC Agent Handbook for requirements and qualifications.

- is age 18-65, and
- is a W-2 employee (i.e., not a contractor) receiving a regular wage or salary, and
- is regularly scheduled to work 20 or more hours per week, and
- was working at his/her usual place of employment on the last regularly scheduled work day before signing the application, and
- has not been absent from work due to illness or injury for more than 5 days during the 30 days prior to signing the application or during the time he/she has been employed by his/her employer, if less than 30 days. (In CA: this bullet applies only to spouses/RDP)

Note: Applicant may be required to provide proof of “actively-at-work on a full-time basis” status. Refer to your LifeSecure Multi-life LTC Agent Handbook for details.

Recognition of K-1 Business Owners as Employees:

LifeSecure will also recognize owners of small businesses who are K-1 partners/shareholders with at least 20% ownership and who meet all other definitions of actively-at-work outlined above (except W-2 status).



LifeSecure OM^{II} One-for-Many™ LTC

Multi-life Program Highlights & Qualification Guidelines

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www.YourLifeSecure.com

LifeSecure Insurance Company – Brighton, MI

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LifeSecure OM^{II} LTC Multi-life Programs

		Defined Advantage LTC Program	Employee Solutions LTC Program		
Group Level Requirements	Eligible Employees*	3 - 9	10 - 74	75 - 499	500 +
	Employer Contribution <i>(not required for spouses)</i>	100% of premium for all eligible employees for defined plan design	Not Required <i>(may be offered on a 100% voluntary basis)</i>		
	Participation Requirements**	5 approved applications	10 submitted applications ***		25 submitted applications***
		Number of applications is inclusive of spouses/partners			
	Enrollment Period	Up to 90 days			
Simplified Issue Requirements	Issue Ages	18 - 65			
	Maximum Benefit Bank	\$300,000 (\$200,000 for Shared Care) Benefit Bank cannot exceed defined plan.	\$400,000 (\$300,000 for Shared Care)		
	Eligible Employees*	Receiving employer contribution & Actively-at-work	Receiving employer contribution of at least \$25 or 25% per month/per employee or defined plan design & Actively-at-work	Actively-at-work	
	Spouses/Partners <i>(related eligible employee must also apply†)</i>	Actively-at-work with same plan design	Actively-at-work		
	Employer Contribution Discount‡	None (5% in California)	5% (For employees receiving minimum contribution)		
Available Discount	Rate Class	Multi-life (unisex)			
	Spouse/Partner	30% - both apply and issued (10% or 30% in CA - see Section IX of the Multi-life LTC Agent Handbook for details)			

* Eligible Employees: W-2 Employees, K-1 Business Owners and/or Board Members

** If the group does not meet the participation requirements by the end of the enrollment period, applicants who submitted simplified issue applications must undergo full underwriting. LifeSecure will contact each applicant to schedule a telephone interview to complete Sections 5 & 6 of the multi-life application (in CA: Sections F, G and H).

*** A submitted application means either: 1) a fully electronic application using one of the e-signature methods; or 2) a paper application with wet signatures which has been data entered into the Agent Portal and faxed. When applicable, actively-at-work documentation must also be faxed or uploaded.

† In 10-74 segment, employee must be receiving employer contribution in order for the spouse to qualify for Simplified Issue.

‡ Employer Contribution Discount is not available in Florida.