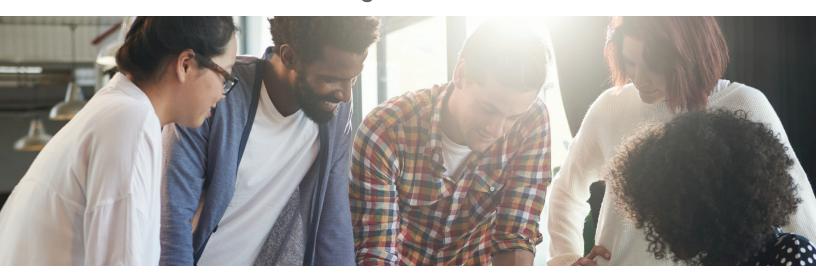


WHY SHOULD YOU SELL MULTI-LIFE LTCI?

LifeSecure OM" LTC Multi-life Program



Here are 10 Reasons:

- 1. Simplified issue underwriting to groups with as few as 3 employees (with 5 approved applications)
- 2. Simplified issue underwriting to employees and actively-at-work spouses through age 65 with fast turnaround times
- 3. A straightforward product design with few choices an ideal fit for any size worksite client
- **4.** Shared Care Benefit Rider, gives couples the ability to share benefits
- **5.** Two available discounts:
 - 5% Employer Contribution discount¹
 - 30% Spouse discount²
- **6.** Choice of self-serve³ or agent-supported web-based applications with voice authorization and e-signature options + click technology, or paper based applications
- **7.** Customized web portals for worksites of every size:
 - for employer payroll administration with list bill
 - for employees to quote and apply online³
- 8. Multi-life Proposal tool with the ability to upload an employer's census or show premiums for all ages
- 9. Unique Quote Calculator that illustrates employer's contribution, employee's premium and total monthly premium
- **10.** No reduction in commissions for agents
 - ¹ Availability of Employer Contribution discount varies by program and state.
 - ² 10% Couples discount is also available in California.
 - ³ Self-serve web-based applications not available in Florida.

To learn more about LifeSecure OM^{II} LTC call your Multi-life Sales Specialist or our Agent Support Care line at 866.582.7701.

YourLifeSecure.com

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LifeSecure Insurance Company - Brighton, MI