MULTI-LIFE CARRIER COMPARISON

Carrier	Genworth		
Product Name	**Business Solutions Executive Series**	**Business Solutions Employee Plus**	**Business Solutions Employee Advantage**
Minimum # Employees Issued	7	7	7
Issue Ages	18 -79	18 -79	18 -79
Type of UW Offered	SI	SI / Full	Full
Type of UW by age for Employees	SI for ages 18 - 79	SI for Employer Paid Portion ages 18 - 79 Full for Buy-Up Portion ages 18 - 79	Full for ages 18 - 79
Type of UW for Spouses	SI for ages 18 - 79 if actively at work and 100% Employer Paid Full for ages 18 - 79 if not actively at work or not 100% Employer Paid	SI for ages 18 - 79 if actively at work and 100% Employer Paid Full for ages 18 - 79 if not actively at work or not 100% Employer Paid	Full or ages 18 - 79
Minimum Amount of Employer Contribution	100%	100% for Employer Portion None for Employee Portion	None
Policy Type	Reimbursement	Reimbursement	Reimbursement
Cash Option Included in Policy	No	No	No
Benefit Type	Daily or Monthly	Daily or Monthly	Daily or Monthly
Benefit Amount	Up to $300/day or $9,000/month and up to a 5 yr benefit	Up to $300/day or $9,000/month and up to a 5 yr benefit	Up to $300/day or $9,000/month and up to a 5 yr benefit
Discounts	5% Group Discount 40% Marital Discount if both apply and are issued 25% Marital Discount if both appy and only one is issued	5% Group Discount 40% Marital Discount if both apply and are issued 25% Marital Discount if both appy and only one is issued Preferred Health Discount available on Buy-Up portion only	5% Group Discount 40% Marital Discount if both apply and are issued 25% Marital Discount if both appy and only one is issued Preferred Health Discount available
Notes			

MULTI-LIFE CARRIER COMPARISON

Carrier	LifeSecure
Product Name	**One-For-Many**
Minimum # Employees Issued	3
Issue Ages	18 - 84
Type of UW Offered	SI
Type of UW for Employees	SI for ages 18 - 68 Full for ages 69 - 84
Type of UW for Spouses	SI for ages 18 - 68 when total # of applications equals 10 or more Full if under 10 apps or ages 69 - 84
Minimum Amount of Employer Contribution	$10 up to 75 Employees None for 75 or more Employees
Policy Type	Reimbursement
Cash Option Included in Policy	Yes
Benefit Type	Pool of Money / Monthly Benefit
Benefit Amount	$75,000 - $400,000 for SI UW and up to $12,000/month Over $400,000 - $1,000,000 or over $12,000/month for Full UW
Discounts	5% Group Discount 30% Marital Discount if both apply and are issued 10% Marital Discount if both apply and only one is issued or only on applies
Notes	Prescription Screen is run on each applicant Online Enrollment available

MULTI-LIFE CARRIER COMPARISON

Carrier	MedAmerica		
Product Name	**Simplicity ii**	**FlexCare**	
Minimum # Employees Issued	10	25	10 apps - can be a combination of employees and spouses if employer-paid
Issue Ages	18 - 85	18 - 85	18 - 85
Type of UW Offered	SI	MGI	SI
Type of UW for Employees	SI for ages 18 - 65 Full for ages 66 - 85	MGI for ages 18 - 71 Full for ages 72 - 85	SI for ages 18 - 71 Full for ages 72 - 85
Type of UW for Spouses	SI for ages 18 - 64 if actively at work Full for ages 65 - 85 or if not actively at work	SI for ages 18 - 65 if actively at work Full for ages 66 - 85 or if not actively at work	SI for ages 18 - 65 if actively at work Full for ages 66 - 85 or if not actively at work
Minimum Amount of Employer Contribution	None	100%	None
Policy Type	Cash	Reimbursement	Reimbursement
Cash Option Included in Policy	Yes	No	No but it is available as a rider
Benefit Type	Pool of Money / Monthly Benefit	Daily / Monthly HHC Rider Available	Daily / Monthly HHC Rider Available
Benefit Amount	$100,000 - $500,000 Pool and up to $9,000/month benefit	Up to $200/day 3 yr benefit	Up to $300/day 5 yr benefit
Discounts	5% Group Discount Marital Discounts Available	10% Group Discount Marital Discounts Available	10% Group Discount Marital Discounts Available
Notes	Prescription Screen is run on each applicant Online Enrollment available Unlimited International Benefits	Prescription Screen is run on each applicant Online Enrollment available No Ht/Wt asked Unlimited International Benefits	Prescription Screen is run on each applicant Online Enrollment available No Ht/Wt asked Unlimited International Benefits

MULTI-LIFE CARRIER COMPARISON

Carrier	Transamerica		
Product Name	**Transcare II Business Advantage - Executive Advantage**	**Transcare II Business Advantage - Corporate Advantage**	**Transcare II Business Advantage - Employee Advantage**
Minimum # Employees Issued	MGI - greater of 15 or 10% of HPE SI - greater of 10 or 5% of HPE	MGI - greater of 15 or 10% of HPE SI - greater of 10 or 5% of HPE	MGI - greater of 15 or 10% of HPE SI - greater of 10 or 5% of HPE
Issue Ages	18 - 79	18 - 79	18 - 79
Type of UW Offered	MGI and SI	MGI and SI	MGI and SI
Type of UW for Employees	MGI or SI for ages 18 - 65 Full for ages 66 - 79	MGI or SI for ages 18 - 65 Full for ages 66 - 79	MGI or SI for ages 18 - 65 Full for ages 66 - 79
Type of UW for Spouses	Full unless SI is approved by carrier	Full unless SI is approved by carrier	Full unless SI is approved by carrier
Minimum Amount of Employer Contribution	100%	100%	None
Policy Type	Reimbursement	Reimbursement	Reimbursement
Cash Option Included in Policy	Yes	Yes	Yes
Benefit Type	Daily / Monthly HHC Rider Available	Daily / Monthly HHC Rider Available	Daily / Monthly HHC Rider Available
Benefit Amount	Up to $200/day and $400,000 pool	Up to $200/day and $400,000 pool	Up to $200/day and $400,000 pool
Discounts	20% Group Discount Marital Dicounts Available	15% Group Discount Marital Discounts Available	10% Group Discount Marital Discounts Available
Notes	Online Enrollment Available	Online Enrollment Available	Online Enrollment Available