



True Group
VERSUS
Multi-Life



True Group AND Multi-Life

- Market allows for grey area
- Client and producer capability will determine what solution is best
- Room and need for both solutions
- One isn't better they both have *advantages* and *disadvantages*

Understanding Differences From a...



- Sales Perspective
- Implementation Perspective
- Administrative Perspective

- Client Size
 - 500+ lives tend to fit better with True Group
 - Smaller cases tend to fit better with Multi Life
- Underwriting Preference
 - Guaranteed Issue is True Group
 - Modified Underwriting is Multi Life
- Plan Design Preference
 - Designing a plan to fit all is True Group
 - Designing individualized solutions is Multi Life
- Resources You Have Available
 - Less resources typically True Group
 - More resources can do either

- Commissions
 - True Group: Broker of record
 - Multi Life: Vested and higher first year
- Licensing
 - True Group: Only where company is headquartered
 - Multi Life: In all states where employees live
- Client Concerns
 - True Group: Typically larger, prefer guaranteed issue, have want for group meetings, need administration ease
 - Multi Life: Typically smaller, need very individualized programs, want one on one meetings

- Enrollment Resources
 - True Group: Provide marketing pieces, website and enrollment resources.
 - Multi Life: Producer responsible for enrollment resources and communication up to producer.
- Applications
 - True Group: Standard application, small for ease of enrollment, based upon situs state.
 - Multi Life: Standard application, larger for plan customization and underwriting, based upon resident state.
- Account Management
 - True Group: Partnered with carrier management team
 - Multi Life: Producer responsible or partnered with MGA

- Missing Information
 - True Group: Collected by insurer utilizing HR or direct contact
 - Multi Life: Collected by producer
- Customer Service
 - True Group: Provided by insurer
 - Multi Life: Provided by producer
- Relationship
 - True Group: A combo of the client, you and the carrier
 - Multi Life: You and the client

Advantages and Disadvantages

Features	Multi Life	True Group
Licensing	Licensed in all resident states	Licensed in company HQ state
Application	Longer and requires some level of underwriting	Shorter tends to be guaranteed issue
Commissions	Vested for life of policy	Broker of record
Enrollment	Resources provided by producer	Resources provided by carrier
Plan Choice	Unlimited options	Limited options

Advantages and Disadvantages

Features	Multi Life	True Group
Marketing Resources	Limited resources Producer driven	Comprehensive resources carrier driven
Customer Service	Producer	Carrier
Meeting Style	One on One	Group Meetings
Management	Producer	Carrier

Remember



- Either solution can work it depends on your resources, limitations and client profile.
- If you are unsure about where your client fits call your carrier contact.
- Discuss enrollment, client profile, your resources and client commitment.
- Regardless of solution, LTC can't be a laundry list benefit, encourage client commitment at the highest level.