

Golden Care Plan Overview

Understanding the details and benefits of the **Golden Care** Plan.

DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states.

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Introduction to Golden Care

Underwritten by: **Equitable Financial Life Insurance Company of America**

Group Term Life with Accelerated Death Benefit and Accidental Death & Dismemberment (AD&D)

Financial protection with life insurance accessible during **terminal illness**, combined with **AD&D benefits**.

Membership through the **Association for Entrepreneurship USA (AFE)**.

Key Features and Benefits

- **Guaranteed Issue** - \$10,000 member coverage, no medical exam required (6-month waiting period)
- **Age Eligibility** - Ages 18 and up
- **Coverage Effective** - 1st of the month following enrollment
- **Free Look Period** - 30 days to review coverage
- **Accelerated Death Benefit** - \$10,000 minimum, up to 75% of face amount
- **Conversion Right** - Convert to individual permanent life insurance without medical evidence
- **Voluntary AD&D** - 100% of Life Insurance Benefit as Principal Sum
- **Age & Rate Adjustments** - Member age updates annually on the October group anniversary date. Age is based on enrollment date if enrolled after anniversary. Rates adjust at next group anniversary after age 60.

Association Benefits through AFE

AFE provides discounts for various services benefiting **startups, self-employed individuals, gig workers, and small businesses**. Save money on **marketing, accounting, and legal services**.

Health & Wellness: All One Health • VSP Vision Care • Allstate ID • RX Less • Glasses USA.com • LA Fitness • Active & Fit Direct • Husk • Horizon Fitness • My Benefits Work • Spa Week Media • Byte • Apollo

Automotive: Myautoloan® • TrueCar • Endurance Auto Protection | **Travel:** Discount Travel Marketplace • Employee Member University Travel Specials • Unlimited Biking

Pet Care: The Farmer's Dog | **Mental Health:** Enlightened Solutions • Sound Mind Network • Of Substance. • Kindly Human

Food & Nutrition: Chicago Steak Company • Factor • Nutrisystem

Home Services: PODS • American Home Shield • The Home Depot • Renewal by Anderson • Vivint • ADT • Armadillo • Choice Home Warranty

Retail & Shopping: Costco Warehouse • Sam's Club • Retail Cash Back • LocalFlavor.com • Deals on National Brands • AeroGarden • Gift a Magazine • Flower Discounts

Business & Education: eBook & Planning Guide • Grand Canyon University • The Messinger Institute • Microsoft 365 • Intuit TurboTax • Verizon Wireless • Constant Contact

Disclaimer: Association for Entrepreneurship (AFE) association benefits are not affiliated with Equitable Financial Life Insurance Company of America. The Golden Care benefits are not dependent on the use of the association's providers. AFE membership is available without purchasing this plan. The benefits listed are not insurance and do not provide coverage, they only provide discounts and services. Benefit discounts and services vary by state. Please refer to the AFE Membership brochure for complete details. Association membership can be purchased without insurance at <https://afeusa.org/>.

Life Insurance Reductions

Coverage adjusts with age to maintain affordable premiums while providing protection.

Age	Life Insurance Reduction
Age 65 and over	50% of original amount
Age 75 and over	25% of original amount
Age 85 and over	0% of original amount

Accidental Death & Dismemberment Reduction

Age	AD&D Reduction
Age 85 and over	0% of original amount

Any reduction takes place on the next policyholder anniversary date.

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Accidental Dismemberment Benefits

Percentages based on the AD&D Principal Sum (100% of Life Insurance Benefit).

Loss Type	Benefit Amount
Loss of Both Hands or Both Feet, One Hand and One Foot	100% of Principal Sum
Loss of Sight in Both Eyes, Hand/Foot and Sight in One Eye, Quadriplegia	100% of Principal Sum
Paraplegia	75% of Principal Sum
Loss of One Hand or Foot, Hearing Both Ears, Sight One Eye	50% of Principal Sum
Loss of Speech, Hemiplegia	50% of Principal Sum
Uniplegia, All Fingers One Hand, All Toes One Foot	25% of Principal Sum

Accidental Death (Common Carrier): 100% of AD&D benefit up to \$250,000

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Additional Benefits

Child Education

- Lesser of expenses or **\$2,500/year**
- Max Period: **4 years** | Max: **\$10,000**

Day Care

- **\$4,000 annually**
- Max Period: **2 years** | Max: **\$8,000**

Rehabilitation/Physical Therapy

- Lesser of expenses or **\$5,000**

Repatriation

- Lesser of expenses or **\$5,000**

Seatbelt & Airbag

- Seatbelt: **\$10,000** | Airbag: **\$5,000**

Spouse Training

- Lesser of expenses or **\$5,000/year**
- Max Period: **1 year** | Max: **\$5,000**

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Important Definitions

Accelerated Death Benefit (ADB)

An advance payment of part or all of a life insurance policy's death benefit if the insured is diagnosed with a terminal illness or qualifying condition. The payment is deducted (with any interest or fees) from the policy's face amount, reducing the death benefit paid to beneficiaries. Receiving an ADB may affect taxes or eligibility for government benefits such as Medicaid.

You can request an ADB if you're:

- Terminally ill (life expectancy **12 months or less**)
- Unable to do **two or more daily living activities** on your own
- **Cognitively impaired** (advanced dementia or Alzheimer's)

Conversion Right

Lets a certificateholder change (convert) all or part of their group life insurance coverage into an individual permanent life insurance policy **without medical evidence** if certain events occur — such as leaving the eligible class, ending employment, the group policy ending, or a reduction in coverage.

Disclaimer: This is a brief description of Golden Care. Please check the product certificate or master policy for complete details.

Limitations and Exclusions for AD&D

Key exclusions include losses caused or contributed to by:

- Disease, infirmity, or medical treatment | Suicide or self-inflicted injury
- War, military service, or terrorism | Intoxication or illegal drug use
- Felony or illegal activity | Extreme sports (skydiving, rock climbing, etc.)
- Racing or stunt activities | Non-passenger aircraft travel

Important: This is a brief overview of some key exclusions. As agents, please review all policy materials thoroughly with your prospective members to ensure they understand the complete list of exclusions and limitations. Exclusions and limitations may vary by state. Refer to the policy certificate for full terms and conditions of coverage.

Key Takeaways for Golden Care

- **Guaranteed Issue** - \$10,000 life insurance with no medical exam (ages 18+)
- **Accelerated Death Benefit** - Access funds during terminal illness, inability to perform daily activities, or cognitive impairment
- **Voluntary AD&D Coverage** - Matches life insurance benefit as principal sum, common carrier up to \$250,000
- **Additional Benefits** - Child education, day care, rehabilitation, repatriation, seatbelt, airbag, spouse training
- **Conversion Right** - Convert to individual permanent life insurance without medical underwriting
- **AFE Association Benefits** - Extensive discounts for entrepreneurs, startups, gig workers, and small businesses

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Thank You!

Continue to be great!



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