



Not Contracted Yet? Call us today to boost YOUR sales! 800-842-7799
marketing@goldencareusa.com | www.goldencareagent.com

Why GoldenCare?

WELCOME!

Thank you for joining us!

*For audio, use your computer's speakers,
OR dial in using the number on your screen.*

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- InstaPIVOT™ STC Underwriting Tool
- CareOptions Health and Wellness Hub
- Integrity LTCi Referral Program

Introducing a NEW Extended Care Solution!

Your Presenters Today:

Tom Randall

National Marketing Director
Over 25 years of experience



Dennis Rinner

Director of Strategic Accounts
Over 25 years of experience

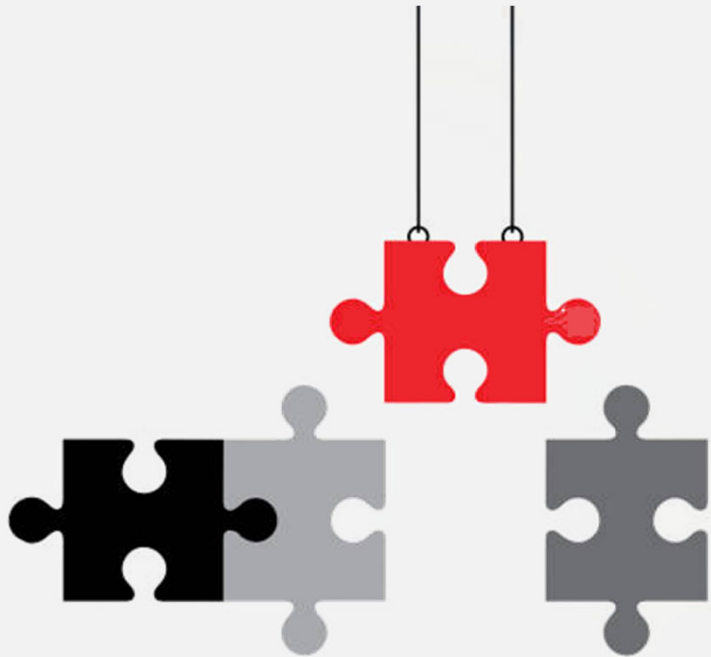
Fact is... the demand for LTCi, STCi & HHC have never been higher and is ever-increasing!



- **70%** of people will require some type of care – **90%** of married couples!
- **90%** of adults have never had a real discussion about long term care planning.
- **61%** of people surveyed said they **would rather die** than go into a Nursing Home.

Consumers are TERRIFIED they'll end up in a Nursing Home. They are waiting for you to mention LTCi as an option to help KEEP THEM OUT of those facilities.

<https://brokerworldmag.com/helping-clients-understand-the-cost-of-long-term-care-in-2022/>



A SHIFTING MARKET

A Shifting Market

The Short-Term Care insurance industry is growing rapidly with an introduction of policies that expand coverage levels and underwriting qualifications.

Where Long-Term Care insurance is known for its in-depth underwriting, STC is stepping up to offer coverage in similar care settings, with less stringent underwriting and lower premiums.

This will allow more of your clients to qualify for and afford coverage!

Lots of Protection Options Available...

1) Traditional LTCi

A. Mutual of Omaha, NGL, Thrivent

2) Existing Hybrid/Linked Products

A. OneAmerica, Nationwide, Securian

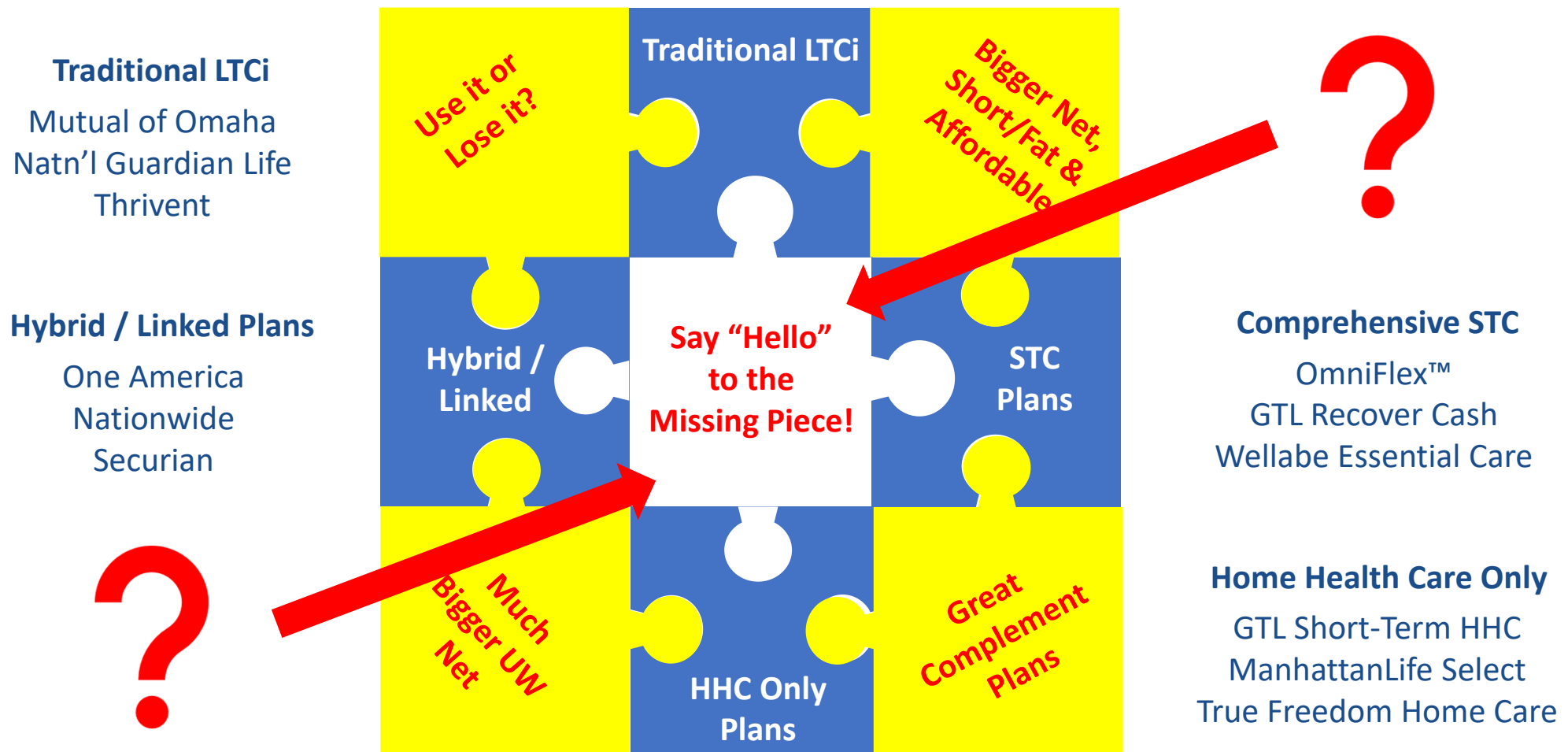
3) Comprehensive Short-Term Care

A. ManhattanLife OmniFlex™, Wellabe Essential Care (Plus), GTL Recover Cash, Aetna Recovery Care

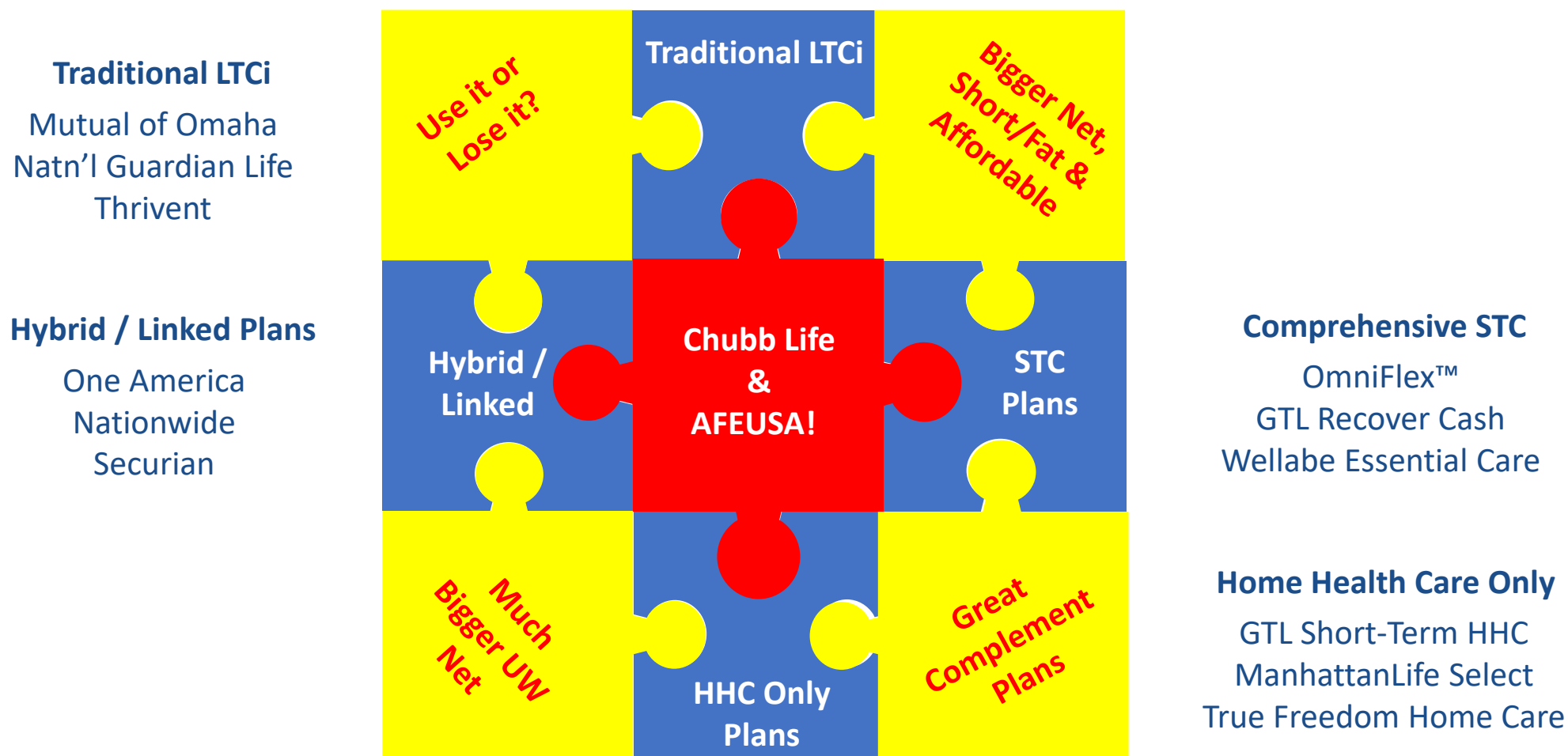
4) Home Health Care Only

A. GTL Home Health Care, ManhattanLife HHC Select, True Freedom Home Care Plans

A Look at the Extended Care Landscape...



A Look at the Extended Care Landscape...



Modern Day **Solution**

MEMBERS | CARRIERS | BROKERS



2023

BENEFITS
GUIDE

What is **Association for Entrepreneurship USA (AFEUSA)**?



**Association for
Entrepreneurship
U.S.A.**

AFEUSA is a nationwide trade Association organized as a not-for-profit corporation, under the laws of the State of Illinois in 1991; serving its entrepreneurial members and those considering entrepreneurship, especially in the fast growing 'gig economy' of the US workforce. An Individual Entrepreneur is defined as a person who organizes, operates and assumes the risk for a business venture or other enterprise and includes a "Gig" or even "Micro Gig" worker who earns income providing on-demand work, services or goods through temporary, contract or freelance jobs. These activities may be full-time, part-time or even seasonal activities.

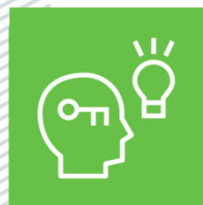
It could be a 55-year-old starting a new company, a W-2 employee who works on the side as an independent tech designer, a 42-year-old eBay re-seller of specialty items, a 75-year-old part-time Uber driver or a person selling homemade crafts at the annual church bazaar. Individuals who are leveraging their experience and skills to become more financially independent in the evolving U.S. economy. AFEUSA members have access to education, peer collaboration, advocacy, and resources to support their varied endeavors.

It all starts with an AFEUSA membership. Members are offered numerous benefits to support their activities – **AND access to association group insured products**, obtained using the group purchasing power of tens of thousands of members nationwide who joined AFEUSA.



Dylan & AFEUSA

Deliverables



AFEUSA wants to reach out to the

80+ million

in this country that are considering or participating in some form of entrepreneurship.

- Deliver non-insured benefits and insured benefits which meet the needs of the expanding “gig” economy.
- Access nationally recognized insurance carriers, with products which are **guaranteed issue*- for one person, families or groups**.
- Online technology with multiple plans on one platform, one bill; allowing clients and agents to monitor, manage and control how they do business.
- (* CHUBB LBT is conditionally guarantee issue)
- **AFEUSA MEMBERSHIP CHOICES:**

- **CLASSIC** - **\$4.99/month** – Primary Member
 - Numerous non-insurance benefits and includes MetLife \$10,000 Decreasing Term Life insurance & \$10,000 AD&D

Life Insurance Benefit

Classic Membership Included Benefits:

Group Term Life Benefit

- Decreases based upon attained age
- 6-month waiting period
- Terminates attained age 80

Group AD&D Benefit

- Level benefit up to age 80
- Immediate benefit
- Terminates attained age 80

AFEUSA Standard Membership	Basic Term Life	AD&D
Attained Ages	Life Insurance Death Benefit	AD&D Benefit
Ages 18-44	\$10,000	\$10,000
Ages 45-55	\$7,000	\$10,000
Ages 56-64	\$4,000	\$10,000
Ages 65-74	\$3,000	\$10,000
Ages 75-79	\$1,500	\$10,000
Age 80+	\$0	\$0

AFEUSA's LTC Solution for Workers!!



- **Permanent Term Life Insurance with a LTC qualified rider. Conditionally guarantee issue** (actively working a minimum of 30 hours per week (+ 4 Simplified Issue [SI] health questions ONLY for \$100K, \$125K or \$150K)
- **If LTC is needed/triggered with 2 of 6 ADL's, 4% of the Death Benefit is paid monthly**
- **Simple application process** (E-App agent assisted through phone/text/email – “one click” OR prospect can self enroll using agent's secure link)
- **Benefit levels: \$25K, \$50K, \$75K, \$100K, \$125K, \$150K – all with a qualified (7702-B) LTC rider** (2 of 6 ADL's & cognitive) – 90-day elimination period
- **The death benefit reduces proportionately each month as benefit payments for LTC are made. After 25 months of LTC benefits are paid, the death benefit reduces to zero. If less than 25 months of LTC benefits are paid, any remaining balance is paid as a death benefit to the designated beneficiary.**
- **A++ carrier / CHUBB**
- **Guaranteed renewable and portable** – premiums paid to age 100; coverage terminates attained age 121
- **Groups of 5+ (list bill)**

AFEUSA's LTC Solution for Workers

- **Underwriting: Conditionally Guarantee Issue** – must be working 30+ hours per week;
 - + 4 'knock out' questions (ONLY for \$100K, \$125K or \$150K)
- A. Has the Employee missed more than 5 consecutive days of active work due to an illness or injury in the past 3 months?
- B. Has any proposed Insured been treated in a medical facility, hospitalized or disabled in the past 6 months, excluding flu or cold? Hospitalized means in-patient or outpatient, whether or not confined. Treated in a medical facility does NOT include a regular physician's office visit.
- C. Has any Proposed Insured, within the last 10 years, been diagnosed as having or been treated by a physician for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or tested positive for the Human Immunodeficiency Virus (HIV)?
- D. Has any person/Spouse proposed for coverage been seen or treated by a licensed physician or other medical practitioner within the past 6 months, excluding flu, cold or routine physical?



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AFEUSA's LTC Solution for Workers



Permanent and Guaranteed Renewable

- Coverage cannot be cancelled as long as premiums are paid when due.

Portable

- Members can keep this coverage, at the same rate and terms, if they change jobs or retire.

Level Premium

- Life insurance premiums will never increase and are guaranteed to age 100. After age 100, no premium is due.
- Coverage terminates at attained age 121.

Long Term Care Rider

- If qualified Long Term Care Services are needed and certified, 4% of the Death Benefit is paid each month for skilled nursing home care, assisted living, adult day care or home health care.

AFEUSA's LTC Solution for Workers

Paid-up Benefits

- After the plan is in-force for 10 years, if premiums stop being paid, a reduced paid-up benefit is guaranteed.

Terminal Illness Rider

- After the plan has been in-force 30 days, a covered person could receive 50% of the Death Benefit – if they are diagnosed as terminal (life expectancy of 24 months or less).

- Available in 28 states - NOT available in:
 - AK, AR, CO, DE, ID, LA, ME, ME, MA, MN, MO, MT, NV, NH, NM, NY, NC, OR, PA, SD, UT, VT, WA

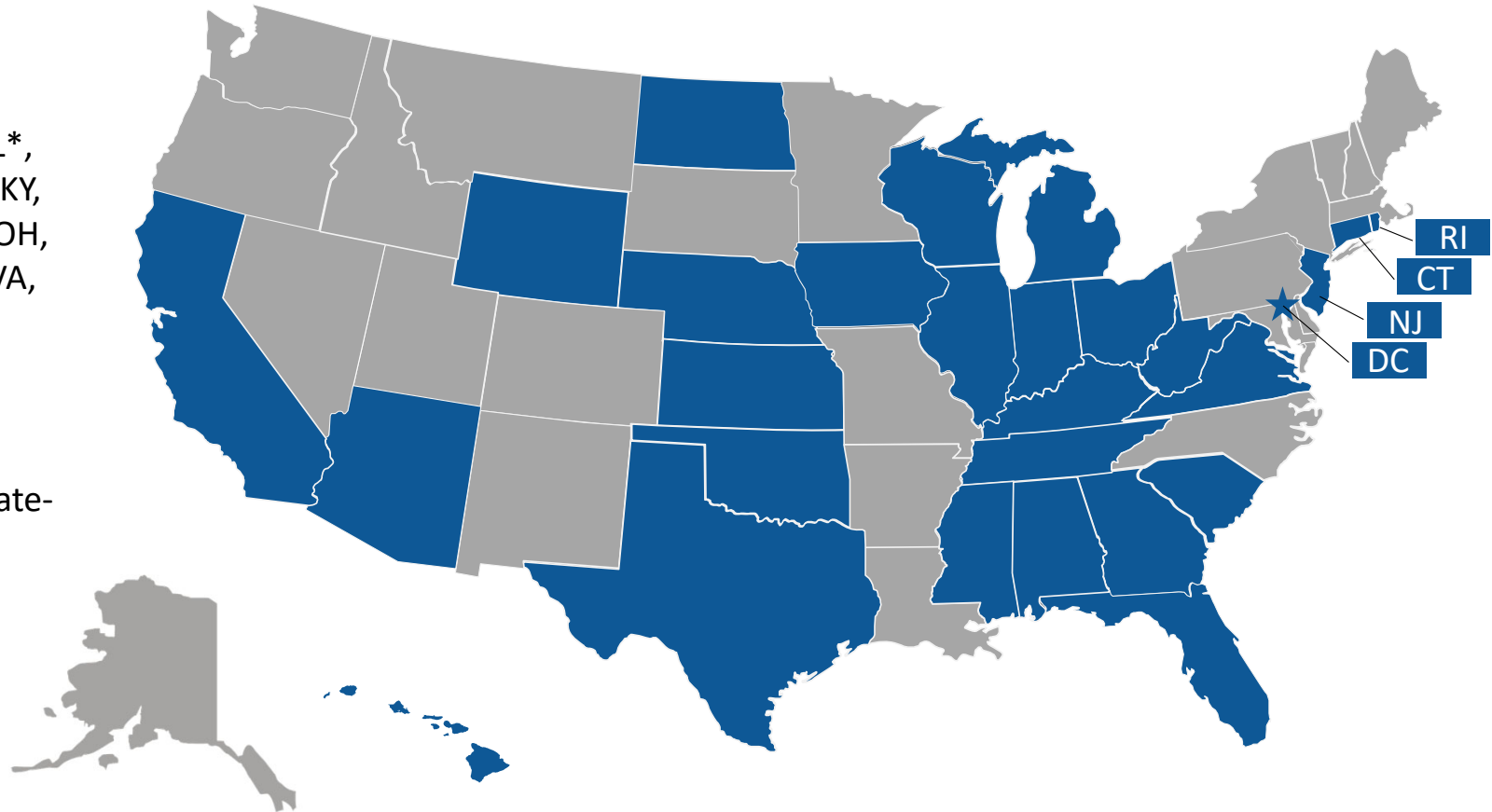


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11/02/2023

* Indicates use of a state-specific brochure



AFEUSA's LTC Solution for Workers




Product is available through AFEUSA today!!

Target markets

- Small and Medium size Businesses with less than 1,000 employees
- Working people seeking LTC coverage and unable to purchase LTC coverage
- States where LTC mandates are being introduced (CA, WA, MI etc.)

This Life with LTC Linked Benefit Rider is Ideal for Clients Who...

- 
- Want to combine Life Insurance & LTCi in one policy
 - Have been turned down for Traditional LTCi, Hybrids or STC
 - Have an existing 10, 20 or 30 year term policy that is close to maturing
 - Are part of the “Sandwich generation” and seeing the need
 - Want to add life protection for their children at a nominal cost
 - Are concerned that their state may initiate WA Trust-type programs
 - Know that 100% of the living eventually die.... So additional life insurance is usually a wise decision.
 - Like the idea of not worrying about “use-it-or-lose-it”

OUR TECH

 Member Portal



Member Portal

- Easy navigation and management for member benefits including insurance certificate/fulfillment
- Manage payments, address, and dependent information with a click of a button
- Mobile responsive

Let's Take a Look at
www.MyCareProtection.com

LIFE WITH LTC PROTECTION *EASY CASH* INCENTIVE

11/07/2023
through
12/31/2023



Qualify for the *EASY CASH* INCENTIVE with your first Chubb Permanent Life with Linked LTC Benefits application.* Just for qualifying, you'll earn an **EASY \$100 Cash Bonus!**

After qualifying, each subsequent applicant will enter your name in a drawing for CASH. In early January, we will draw FIVE WINNERS. Below are the prizes up for grabs:

 \$500  \$750  \$1,000  \$1,200  \$1,500  \$2,000

DID YOU KNOW: 97% of applicants qualify for LifeTime Benefit Term?
Make some *EASY MONEY* this LTC Awareness Month!

CHUBB®



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Thank you for joining us!

Why GoldenCare?

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- InstaPIVOT™ STC Underwriting Tool
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