

## Policy 956656



### Basic Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by GoMacro. GoMacro provides eligible employees a basic life insurance policy of 1x Annual Earnings to max \$500,000 at no cost to you. For Basic Life Insurance, any employer paid life insurance premiums above \$50,000 of benefit will be taxable to the employee.

### Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. GoMacro provides eligible employees AD&D coverage of 1x Annual Earnings to max \$500,000 at no cost to you. This coverage is in addition to your company-paid life insurance described above if you participate in the medical plans offered by GoMacro.

### Voluntary Life

GoMacro employees may purchase a voluntary life and accidental death and dismemberment (AD&D) policy for themselves or their dependents. If you elect to purchase additional coverage for your dependents, you must purchase a policy for yourself. As a new employee, you are guaranteed to be issued coverage (up to \$50,000 or five times your annual earnings, and up to \$25,000 not to exceed 100% EE's amount for your spouse) without answering Evidence of Insurability (EOI) medical questions. The waiver over the medical questionnaire only applies when you are first eligible.

- **Employee:** Up to five times your annual earnings in increments of \$10,000; \$500,000 maximum amount. Guarantee issue of \$50,000.
- **Spouse:** Up to \$100,000 in increments of \$5,000 (not to exceed 100% of EE's amount). Guarantee issue of \$25,000.
- **Children:** Birth to 14 days: \$0; 14 days to 6 Months; \$500; Unmarried 14 days to 19 or 23 if full time student: Increments of \$1,000 to max \$10,000
- **Special feature:** If you enroll for the for voluntary life at initial eligibility, you may enroll for additional coverage up to \$10,000 without the need to complete an EOI as long as the total amount does not exceed the Guarantee Issue.

### Plan features include:

- Living Care / Accelerated Death Benefit—75% the amount of the life benefit, not to exceed \$500,000.
- Waiver of Premium—If determined you are totally disabled, your life insurance benefit will continue without payment of premium
- Portability and Conversion included.
- Age reduction: Benefits reduce to 50% at age 70. Spouse coverage terminates when attain age 70.

### Disability Insurance

GoMacro, LLC pays for eligible employees to receive disability insurance through SunLife. This benefit is often referred to as paycheck insurance as it replaces a portion of your income if you are unable to work as a result of a non-job illness or injury. GoMacro provides Short Term and Long Term Disability as a company-provided benefit for all full-time employees.

	HOW IT WORKS	WHO PAYS FOR THE BENEFIT?
Short-Term Disability	<ul style="list-style-type: none"> <li>• You receive 60% of your income up to \$1,000 per week.</li> <li>• Benefits begin on the 8th calendar day for illness and injury.</li> <li>• Benefits continue for up to 12 weeks.</li> </ul>	GoMacro
Long-Term Disability	<ul style="list-style-type: none"> <li>• You receive 60% of your income up to \$6,000 per month.</li> <li>• Benefits begin after 90 calendar days of absence from work</li> <li>• Benefits continue until you reach Social Security Normal Retirement Age.</li> <li>• Will be company-provided for all full-time employees.</li> </ul>	GoMacro

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## Employee Voluntary Life Insurance and AD&D Policy 956656

**Child Voluntary Life Insurance:** Weekly rate of \$0.007 for each \$1,000 of insurance.

**Employee Voluntary AD&D Insurance:** Weekly rate of \$0.008 for each \$1,000 of insurance.

**Spouse Voluntary AD&D Insurance:** Weekly rate of \$0.006 for each \$1,000 of insurance.

**Child Voluntary AD&D Insurance:** Weekly rate of \$0.009 for each \$1,000 of insurance.

### Employee Voluntary Life Insurance:

Employee's Age (as of January 1st of each year)	Per \$1,000 of covered payroll (weekly)
Under 20	\$0.02
20-24	\$0.02
25-29	\$0.02
30-34	\$0.02
35-39	\$0.03
40-44	\$0.04
45-49	\$0.06
50-54	\$0.08
55-59	\$0.13
60-64	\$0.20
65-69	\$0.36
70-74	\$0.36
75-79	\$0.36
80-84	\$0.36
85 and Over	\$0.36

### Spouse Voluntary Life Insurance:

Employee's Age (as of January 1st of each year)	Per \$1,000 of covered payroll (weekly)
Under 20	\$0.02
20-24	\$0.02
25-29	\$0.02
30-34	\$0.02
35-39	\$0.03
40-44	\$0.04
45-49	\$0.06
50-54	\$0.08
55-59	\$0.13
60-64	\$0.20
65-69	\$0.36
70-74	\$0.36
75-79	\$0.36
80-84	\$0.36
85 and Over	\$0.36

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