

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 Disability as a company-provided benefit. Long Term Disability is available for purchase.

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

Long Term Disability Income Insurance:

Employee's Age (as of January 1st of each year)	Per \$1,000 of monthly covered payroll
Under 25	\$0.208
25-29	\$0.259
30-34	\$0.410
35-39	\$0.511
40-44	\$0.921
45-49	\$1.193
50-54	\$0.853
55-59	\$1.541
60-64	\$2.095
65-69	\$1.829
70 and Over	\$0.422

Employee Voluntary Life Insurance and AD&D Policy 956656

Child Voluntary Life Insurance: Monthly rate of \$0.030 for each \$1,000 of insurance.

Employee Voluntary AD&D Insurance: Monthly rate of \$0.038 for each \$1,000 of insurance.

Spouse Voluntary AD&D Insurance: Monthly rate of \$0.026 for each \$1,000 of insurance.

Child Voluntary AD&D Insurance: Monthly rate of \$0.039 for each \$1,000 of insurance.

Employee Voluntary Life Insurance:

Employee's Age (as of January 1st of each year)	Per \$1,000 of monthly covered payroll
Under 20	\$0.100
20-24	\$0.100
25-29	\$0.100
30-34	\$0.100
35-39	\$0.117
40-44	\$0.165
45-49	\$0.247
50-54	\$0.377
55-59	\$0.585
60-64	\$0.871
65-69	\$1.577
70-74	\$1.577
75-79	\$1.577
80-84	\$1.577
85 and Over	\$1.577

Spouse Voluntary Life Insurance:

Employee's Age (as of January 1st of each year)	Per \$1,000 of monthly covered payroll
Under 20	\$0.100
20-24	\$0.100
25-29	\$0.100
30-34	\$0.100
35-39	\$0.117
40-44	\$0.165
45-49	\$0.247
50-54	\$0.377
55-59	\$0.585
60-64	\$0.871
65-69	\$1.577
70-74	\$1.577
75-79	\$1.577
80-84	\$1.577
85 and Over	\$1.577