



AFEUSA CLASSIC MEMBERSHIP





IT'S SUCCESS BY ASSOCIATION!



**Association for
Entrepreneurship**

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WE EQUIP YOU AND YOUR INDEPENDENCE

The Association for Entrepreneurship USA ("AFEUSA") is a member organization organized as a trade association under the nonprofit corporation laws of the State of Illinois for the purpose of serving and providing educational information to its members who shall have a common interest of being Individual Entrepreneurs. 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, an independent tech designer, a 42-year-old eBay re-seller of home crafts, or a 75-year-old Uber driver; individuals 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 endeavors.

It all starts with an AFEUSA membership. Members are offered numerous benefits which include access to group insurance products obtained using the group purchasing power of tens of thousands nationwide that have joined AFEUSA.



NETWORKING

The life of an entrepreneur can sometimes be a lonely one. AFEUSA plans to help you bridge that gap with its future Open Forum platform and "Shark Tank style" online presentations, and connections to investment capital for start-ups or business expansion. And be sure to visit us on Facebook, LinkedIn, and Twitter. With AFEUSA, it's success by association!



EDUCATION

Education plays a key role for any entrepreneur. AFEUSA provides a multitude of educational options including:

- monthly newsletters
- one-on-one business coaching
- motivational ideas and concepts
- along with a library of noted books and audio tapes.



RESOURCES

AFEUSA has negotiated a variety of both business and lifestyle discounts to benefit its members. Additionally, members can view a multitude of entrepreneur oriented programs throughout the U.S. geared towards basic as well as advanced entrepreneurship.

REASSURANCE FOR YOU AND YOUR LOVED ONES



In life, you hope for the best, but can't neglect planning for the worst. If the unexpected happens, having financial protection in place can help cushion the financial blow for the loved ones you leave behind.

The Association for Entrepreneurship USA (AFEUSA) is pleased to offer members and their family additional financial security if the unforeseen happens. Members have the availability to apply for AFEUSA's Standard, Enhanced, & Advanced Basic Term Life Insurance coverage through MetLife, a leader in the insurance industry. There's no health exam required and no tests for the Basic life coverage because it's guaranteed acceptance as an AFEUSA member. You may also apply for additional Supplemental Term Life insurance coverage by answering a few medical questions - there's no health exam required and no need to see a doctor.*

Your coverage also includes valuable built-in features at no additional cost to you.

Beneficiaries usually receive the proceeds of your policy income-tax free.

CONVERSION: allows a member to convert coverage to another policy (excluding term insurance) without evidence of insurability, under certain circumstances.

ACCELERATED BENEFITS OPTION: Receive a percentage of your life insurance in the event you become terminally ill and are diagnosed with no more than a specified amount of time to live. (applicable to coverages of \$20,000 or more)**

*MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions. MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

** The Accelerate Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and will not be subject to federal taxation. This information was written as a supplement of the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance.

FINANCIAL WELLBEING FOR YOU AND YOUR FAMILY

AND SO MUCH MORE



GRIEF COUNSELING 1

Access professional support in a time of need. Meet in-person or by phone with a licensed counselor to help cope with a loss or major life change.



WILL PREPARATION SERVICES 2

Helping to ensure your final wishes are clear. Get help preparing or updating a will, living will or power of attorney.



ESTATE RESOLUTION SERVICES 2

Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations.



FUNERAL PLANNING ASSISTANCE 1

Honoring a loved one's life. Work with compassionate counselors that assist with customizing funeral arrangements with personalized one-on-one service.



DIGNITY MEMORIA 3

Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.



CLASSIC MEMBERSHIP

CLASSIC

ISSUE AGES 18+

LIFE INSURANCE BENEFIT AT ATTAINED AGES:

	BASIC LIFE	AD&D
Age 18-44	\$10,000	\$10,000
Age 45-55	\$7,000	\$10,000
Age 56-64	\$4,000	\$10,000
Age 65-74	\$3,000	\$10,000
Age 75-79	\$1,500	\$10,000
Age 80	\$0	\$0

\$4.99



Disclaimers, Exclusions, Limitations - see Certificate for full details of coverage, etc.

DISCLOSURES

1 Grief Counseling and Funeral Planning services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

2 Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

3 Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Please contact your plan administrator for more information. L0222020252[exp0224][AllStates][DC, GU, MP, PR, VT] © 2022 MSS

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AFEUSA MEMBERSHIP PROGRAM OVERVIEW

Benefits may vary depending upon membership.



MetLife Estate Resolution Services

MetLife Estate Planning Services

- Dental and Vision Plans
- Accident Disability Income
- Accident Medical Expense
- Critical Illness
- Group Term Life & Voluntary Term Life
- Senior Group Term Life 50-79
- Accidental Death & Dismemberment (AD&D)
- Accident & Sickness Hospital Indemnity
- Accident & Sickness Hospital Indemnity 65+



SUCCESS BY ASSOCIATION

You must be a member in good standing of AFEUSA to access and apply for any of the insurance benefits. Information contained in this brochure provides only a brief description and summary of the insurance coverage and is not a contract. Insured benefits are offered at the sole discretion of AFEUSA and may vary by availability, vendor or state law based on the member's state of residence. Insurance benefits may not be available in all states.

This is an outline of benefits and services. The AFEUSA membership level you select will determine the benefits you receive from your AFEUSA membership.



AFEUSA BENEFITS



HEALTH & WELL-BEING

Burnalong - Needy-Meds - American Hearing Benefit



TRAVEL & AUTO

Avis/Budget Car Rental - Sky Med Emergency Travel - Sky Med Travel - Car Chex - True Car



HOME & FAMILY PROGRAMS

Costco Wholesale - Benefit Hub - Home Chef - Long Term Care Resources - Griswold Home Care



FINANCIAL, HR & CREDIT

Gusto - Take Charge America - The Credit Clinic - EJ Pro Lease - First American



BUSINESS & OFFICE SERVICES

Eric's Jobs - Trapp Technology - UPS Express Delivery - Office Depot / Office Max - E6 Agency - Newsletter Pro



EDUCATION/BUSINESS COACHING

Genius Network - Big Results Academy - goSmallBiz.com - The Messinger Institute - SocialCore Marketing - Joel Weldon - Empowered Couples University



16427 N. Scottsdale Road, #410 | Scottsdale, AZ 85254 | 844-750-5927 | afeusa.org