

SPECIAL CONSIDERATIONS

No one likes to think about death, let alone plan for it. Pre-planning for your special loved one can be emotional, overwhelming, and options are limited due to Medicaid regulations. How can we securely set aside funds so our loved one can have a dignified end of life; without compromising their government benefits? To answer this question, and to help remove the financial and emotional stress caused by an unexpected loss of a loved one, we have created the Special Considerations' Program.

Our program, designed specifically to serve individuals with intellectual and developmental disabilities, offers burial insurance to cover their final expenses. We accept everyone; regardless of age or medical history and work with every individual's budget. Our main goal is to put aside funds, in a secure fashion, so that our special loved ones can have the dignified end of life that they deserve.

We offer two types of policies; a multi-pay and a single pay policy. Both of which are written through National Guardian Life; an AM Best top rated company that is over 102 years old. All of our policies are guaranteed issue; no one is turned down due to age or disability. Our policies are flexible and portable. Flexible, meaning that the policy proceeds may be used for any end of life expenses. Portable-meaning that any funeral home, in any state may be chosen at the time of need.

Our multi-pay policy offers the individual the opportunity to make monthly payments. Premium payments never go up; the individual will make the same monthly payment and will be paid up in 10 years. After making 2 years of payments, the individual will be fully covered. A completed application and the first month's premium payment is all that is needed to get the policy started; there are no application fees or down payments required.

Our single pay policy is a great solution to spend down situations. It is a one time, lump sum payment that receives a bump in coverage. The amount that the individual pays will be bumped up and the face value of the policy will be a higher amount than what they are paying in. Single pay policies start at \$500, and may be any amount there on up.

Both our multi-pay and single policies receive an annual growth rate that is added to the policy on a daily basis. Growth begins at the date of issue and continues until the time of need. All of our policies are irrevocably assigned to NGL's Funeral Trust. This irrevocable assignment ensures that the funds are secure and that Medicaid and Social Security no longer consider the funds as an asset.

Our Special Considerations' program is simple and straightforward. We provide a systematic enrollment process, which organizes and simplifies the funeral planning process for each individual. We take care of all of the paperwork from beginning to end. This insures the continuity of services provided among all individuals. We all prepare for the possible, so why not plan for the inevitable.

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