

Endorsed By:

**MEMBER  
BENEFITS**



Applications are based on  
your state of residence:  
Massachusetts

# Trustmark Universal LifeEvents® Insurance

## with Accelerated Death Benefit for Chronic Illness can help pay for qualified long-term care services

Two important coverages for when you need them the most.

### Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. **Universal LifeEvents can help.**

Universal LifeEvents provides a **higher death benefit during your working years**, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a benefit amount that provides the **right protection for you.**

Universal LifeEvents insurance can mean those left behind can still pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

### Universal LifeEvents sample rates

Sample monthly rates for in-service members-only or retiree-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or the Trustees of the NYSUT Member Benefits Trust (NYSUT).

Age at purchase	\$25,000 policy
30	\$22.99
40	\$34.14
50	\$56.71

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, and features selected by you and/or NYSUT. An application for insurance must be completed to obtain coverage.



### Solving the long-term care issue

At any point in your life, you may need qualified long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes an **accelerated benefit\*** that can help pay for these services at any age. This benefit **never reduces due to age**, so the full amount is always available when you most need it.

#### Here's how it works:

**4%**

You can **collect 4% of the face amount of your Universal LifeEvents policy per month** for up to 25 months to help pay for qualified long-term care services.

*The Accelerated Death Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Your policy will contain complete details.*

*\*Policies with issue age 71+ do not include accelerated benefit.*

Universal LifeEvents is **flexible permanent** life insurance designed to last a lifetime.

The younger you are when you enroll, the **more benefit** you receive for the same premium.

**No medical exams** or blood work – just answer a few simple questions.

See reverse for more information on Universal LifeEvents insurance from Trustmark Insurance Company.



# What would happen if you weren't around?



**1 in 3 households** would have immediate trouble paying for living expenses if they lost their primary earner.<sup>1</sup>



**40% of Americans** live paycheck to paycheck. Could your family afford to stay in your home?<sup>2</sup>



**56% of Americans** have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?<sup>3</sup>

## How Universal LifeEvents Works

- A **higher death benefit** during working years.
- **Full benefits for qualified long-term care services** when you're most likely to need them.

Example: \$25,000 policy

Before age 70	
Death benefit	<b>\$25,000</b>
Qualified long-term care benefits	<b>\$25,000</b>
After age 70	
Death benefit	<b>\$8,333</b>
Qualified long-term care benefits	<b>\$25,000</b>

Universal LifeEvents death benefit reduces to one-third at age 70 or the beginning of the 15th policy year, whichever occurs last. Issue age is 18-64.

## Benefit for terminal illness

- **Use part of your death benefit** if you're diagnosed with a terminal illness to help manage costs.\*

## Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **In-Service Members: Apply for coverage for family members:** spouse, children and grandchildren.
- **Retiree Members:** Retiree members up to age 70 may elect coverage up to \$100,000 by answering some medical questions. This offer is available for up to one year after your retirement date. Apply for coverage for yourself only.

## More flexible features

- **Waive your policy payments** if your doctor says you're totally disabled.

**NYSUT – In-Service and Retiree Members:**  
Call toll-free: 888-595-1375

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**NYSUT – UFT & PSC-CUNY In-Service and Retiree Members:**  
Call toll-free: 833-441-2760

Scan the QR code for more details.



\*Benefit for terminal illness is form ABR.205 (I) MA.

<b>You care. We listen.</b>	<b>NYSUT – Members:</b> Call toll-free 888-595-1375	<b>NYSUT – UFT &amp; PSC-CUNY Members:</b> Call toll-free 833-441-2760
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This is a brief description of benefits under IUL.205 and applicable riders HH/LTC.205 MA, BRR.205 MA, BXR.205 MA, ABR.205 (I) MA, ADB.205 MA, CT.205 MA, WP.205 MA and LW.205 MA. This policy contains a provision that guarantees against lapse for a period of 15 years, as long as premiums are paid as planned. If you make changes during this period, or pay only the minimum amount, your cash value may not accumulate, or your death benefit may reduce. If there is negative cash value at the end of your no-lapse period, you must make up the premium to establish positive cash value. You may need to pay more premium to maintain your policy than the rate you paid to keep the no-lapse guarantee, or coverage may end before age 100. An illustration will be delivered with your policy. For costs and coverage detail, including exclusions, reductions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance.

<sup>1</sup>2018 Insurance Barometer Study LIMRA/Life Happens. <sup>2</sup>n Nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. <sup>3</sup>gobankingrates.com/retirement/1-3-americans-0-saved-retirement. <sup>5</sup>An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A++ to D). Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.



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Underwritten by Trustmark Insurance Company  
Rated A (Excellent) for financial strength by AM Best.<sup>5</sup>

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*The Trustmark Universal Life with Long-Term Care Benefit Insurance Program + YourCare360® Care Planning Services is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 6.5% of premium received for the first 12 months and 0.2% of renewal premium, with a guaranteed annual minimum amount of \$100,000 for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.*

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**3.**



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Two important coverages in one to help protect you for life.

### Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. **Universal Life can help.**

Whether you are married, a parent or single and starting out, Universal Life **helps take care** of the people important to you if tragedy happens. You can choose a benefit amount that provides the **right protection for you.**

Universal Life insurance can mean those left behind can still pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

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## What can Universal Life benefits help pay for?



Funeral and burial costs



Rent or mortgage payments



Tuition and loans



Credit card bills



Medical expenses



Retirement savings

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<sup>1</sup>2016 Insurance Barometer Study LIMRA/Life Happens, [lifehappens.org/industryresources/agent/barometer2016](http://lifehappens.org/industryresources/agent/barometer2016). <sup>2</sup>[nielsen.com/us/en/insights/news/2015/saving-spending-and-living-paycheck-to-paycheck-in-america.html](http://nielsen.com/us/en/insights/news/2015/saving-spending-and-living-paycheck-to-paycheck-in-america.html). <sup>3</sup>[gobankingrates.com/retirement/1-3-americans-0-saved-retirement](http://gobankingrates.com/retirement/1-3-americans-0-saved-retirement). <sup>5</sup>An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A+ to D). Trustmark® is a registered trademark of Trustmark Insurance Company.

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