

Endorsed By:

**MEMBER
BENEFITS**



Applications are based on
your state of residence:
Florida

Trustmark Universal Life/LifeEvents® Insurance with Accelerated Death Benefit for Long-Term Care Services

Two choices for combined coverage and lifelong protection.

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/LifeEvents can help.

Universal Life provides a consistent lifelong benefit, while, for the same rate, the **Universal LifeEvents** option offers 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 plan and benefit amount that provides the **right protection for you.**

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

Universal Life/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 Universal Life policy	\$25,000 Universal LifeEvents policy
30	\$22.94	\$15.97
40	\$34.05	\$23.06
50	\$56.50	\$37.00

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.

Note: your rate is "locked in" at your age at purchase!

Once you have a policy, your rate will never increase due to age.



Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life/LifeEvents includes an **accelerated death benefit*** that can help pay for these services at any age. With either option, this benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

Here's how it works:

4% You can **collect 4% of your Universal Life/LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

The Accelerated Death Benefit begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Your policy will contain complete details.

**Policies with issue age 71+ do not include accelerated death benefit for long-term care services.*



Universal Life/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.



What would happen if you weren't around?



4 in 10 households without life insurance would have immediate trouble paying living expenses if they were to lose their primary wage earner.¹



40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?²



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?³

How the Universal LifeEvents option works

- A **higher death benefit** during working years.
- **Long-term care (LTC)** benefits that **stay the same** throughout your life.

Example: \$25,000 policy

Before age 70

Death benefit	\$25,000
LTC benefits	\$25,000

After age 70

Death benefit	\$8,333
LTC benefits	\$25,000

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** to help manage costs if you're diagnosed with a terminal illness.

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 Members and Retirees:

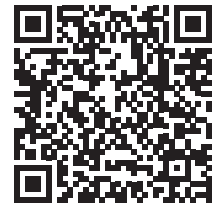
Call toll-free: **888-595-1375**

NYSUT – UFT & PSC-CUNY

In-Service Members and Retirees:

Call toll-free: **833-441-2760**

Scan the QR code for more details.



**You care.
We listen.**

**NYSUT – Members:
Call toll-free 888-595-1375**

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

¹2018 Insurance Barometer Study LIMRA/Life Happens. ²nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. ³gobankingrates.com/retirement/1-3-americans-0-saved-retirement. ⁵An 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).

This is a brief description of benefits under GUL.205 and applicable riders HH/LTC.205 FL, BRR.205 FL, ABR.205, ADB.205/G IL, CT.205/G and WP.205/G IL. This policy guarantees against lapsing for 10 years (15 for Universal LifeEvents) as long as planned premiums are paid. 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. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/UL/\(A112-2216-UL\)](http://www.trustmarksolutions.com/disclosures/UL/(A112-2216-UL)). This form is not complete without the insert "Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider – Florida Residents." Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Endorsed By:



Products underwritten by Trustmark Insurance Company

Rated A (Excellent) for financial strength by AM Best.⁵

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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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Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider - Florida Residents

For benefits to be payable under this LTC insurance rider, you must:

- Be certified by a licensed healthcare practitioner as chronically ill and
- Be confined in a long-term care facility or assisted living facility; or
- Receive services for home healthcare or adult day care.

There are no deductibles for benefits. The elimination period is the first 90 days of services or confinement during which no benefits are payable.

Limitations and Exclusions

Benefits will not be paid for loss:

- Due to mental or nervous disorders other than Alzheimer's disease and related degenerative and dementing illnesses.
- Incurred while residing or confined outside the United States and Canada.
- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment taken as directed or as prescribed by a licensed healthcare practitioner.
- In any government facility contracted for or operated by the United States government (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family, and services for which there is no cost to the insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared), except for acts of terrorism;
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - suicide (while sane or insane), attempted suicide or intentionally self-inflicted injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-Existing Condition Limitation: Benefits will not be paid for loss due to a pre-existing condition that starts during the first six months after the effective date.

BENEFITS MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

Guaranteed Renewability: The rider is guaranteed renewable as long as premiums are paid on time, subject to material misrepresentation on the application. The company cannot change the terms of coverage, but it may increase the premiums you pay. Any change in monthly cost will be subject to applicable state laws and regulations.

The rider terminates on the earliest of: 1) written notice by you; 2) termination of the certificate, or 3) when the company has paid benefits for the maximum number of months.

Benefits paid under this rider may or may not be taxable. Whether or not you or your beneficiary incurs a tax liability when benefits are paid depends on how the IRS interprets applicable portions of the Tax Code. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit. Trustmark Insurance Company has no responsibility for any tax consequences of any benefits paid under this rider. This rider is not intended to be qualified long-term care insurance within the meaning of the Internal Revenue Code of 1986.

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