

Endorsed By:

**MEMBER
BENEFITS**



Applications are based on
your state of residence:
New York

Trustmark Universal Life/LifeEvents[®] Insurance with Convalescent Care Benefit

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 can still 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 convalescent 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	\$22.69	\$15.71
40	\$33.78	\$23.05
50	\$56.21	\$37.32

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 long-term care services, which could cost hundreds of dollars per day. Universal Life/LifeEvents includes a **convalescent care 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 Convalescent Care 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 convalescent care benefit.*

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

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



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?



1 in 3 households would have immediate trouble paying for living expenses if they lost their primary 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.
- **Convalescent care** benefits for long-term care services that **stay the same** throughout your life.

Example: \$25,000 policy

Before age 70
 Death benefit **\$25,000**

Convalescent care benefits **\$25,000**

After age 70
 Death benefit **\$8,333**

Convalescent care 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 and Retiree Members:
 Call toll-free: 888-595-1375

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

Scan the QR code for more details.



You care. We listen.

NYSUT – Members:
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¹2019 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 IUL.205 NY and applicable riders HH/LTC.205 (I) NY, ABR.205 (I) NY, ADB.205 (I) NY, CT.205 (I) NY and WP.205 (I) NY. 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 Convalescent Care Benefit Rider – New York Residents." Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Endorsed By:



Products underwritten by
 Trustmark Life Insurance Company of New York
 Rated A (Excellent) for financial strength by AM Best.⁵
 TrustmarkVB.com   



The Trustmark Universal Life with Convalescent 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.



Limitations for Convalescent Care Benefit Rider - New York Residents

Provided the conditions for payment are met, and upon certification from a Licensed Health Care Practitioner, benefits are payable after you have received services while confined in a long-term care or assisted living facility or received home health care or adult day care services for 90 days, and benefits are payable retroactive to the first day of service. This 90-day period need not be continuous. It must, however, be entirely within one Benefit Period.

The following conditions must be met to qualify for benefits:

- You are chronically ill.
- The licensed health care practitioner must approve a plan of care in writing prescribing services that are to be provided to you. You must receive the services prescribed under the approved plan of care while this rider is in force.
- At least once every 12 months following a prior certification of chronic illness, and for as long as you continue to be ill, the licensed health care practitioner:
 1. Must again certify that your chronic illness is expected to continue for at least 90 days; and
 2. Either approve a new plan of care, or reconfirm the existing plan of care in writing.

Chronically ill or chronic illness means that you have been certified, within the preceding 12 months, by a licensed health care practitioner as:

- being unable to perform without substantial assistance from another individual at least two activities of daily living for a period of at least 90 days as a result of loss of functional capacity; or
- requiring substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment

This rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Due to treatment or care received while outside the United States and its possessions.
- Due to alcoholism or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a licensed health care practitioner.
- In any facility contracted for or operated by the United States government when there is no cost to you.
- In any facility for which no charge is made to you.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - suicide, attempted suicide or intentionally self-inflicted Injury.
- Which does not satisfy all the conditions stated in the provision captioned conditions on eligibility for benefits.

Premium

We have the right to adjust the premium rates with notice to the department of insurance. Any increase in premium rates will be done on a class basis. Your maximum premium rate for this rider is shown on your schedule.

This rider is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code. This is not a health insurance rider and is not subject to the minimum requirements of New York Law pertaining to long-term care insurance. This rider does not qualify for the New York Long-Term Care Partnership Program, and is not a Medicare Supplement Policy. This rider is intended to be a qualified long-term care insurance contract for federal tax law only.

See Rider HH/LTC.205 (I) NY for exact terms, provisions, exclusions and limitations.

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