

Endorsed By:

**MEMBER  
BENEFITS**



Applications are based on  
your state of residence:  
All states excluding  
FL, MA, NY

# Trustmark Universal Life/LifeEvents® Insurance

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 ranges of 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	from <b>\$22.99 - \$23.37</b>	from <b>\$15.86 - \$16.10</b>
40	from <b>\$34.14 - \$34.75</b>	from <b>\$23.22 - \$23.61</b>
50	from <b>\$56.71 - \$57.76</b>	from <b>\$37.30 - \$37.98</b>

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 a **long-term care (LTC) 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 LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is 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. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.*

*\*Policies with issue age 71+ do not include LTC benefits.*



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.

See reverse side for more information on Universal Life/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 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	<b>\$25,000</b>
LTC benefits	<b>\$25,000</b>

#### After age 70

Death benefit	<b>\$8,333</b>
LTC 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** 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:**  
Call toll-free 888-595-1375

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

<sup>1</sup>2018 Insurance Barometer Study LIMRA/Life Happens. <sup>2</sup>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).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT.205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/UL/](http://www.trustmarksolutions.com/disclosures/UL/) (A112-2216-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: [http://www.aging.ca.gov/aboutcda/publications/Taking\\_Care\\_of\\_Tomorrow\\_English/](http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/). Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

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

TrustmarkVB.com



*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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