



A Member Benefit Sponsored by WFSE/AFSCME Council 28

EXTENDED OFFER:

The Universal Life offer has been EXTENDED PAST Dec. 15, 2017. WFSE members can still enroll this year!

Trustmark Universal Life Insurance with Long-Term Care (LTC)

Universal Life is permanent life insurance that helps shield your family from financial hardship if you or your spouse is suddenly out of the picture. It includes a benefit to help pay for qualified **long-term care services**, should you ever need them.

Why Universal Life?

Universal Life provides both **life insurance** and long-term care (**LTC benefits**), including home health care, in a simple and affordable way.

LTC can be expensive - depleting savings and limiting your care options. In addition, when someone dies, their family's income may be significantly reduced.

How would you and/or your loved ones deal financially with a **sudden loss or need for long-term care?**

Additional Plan Features

- Death benefit is restored if LTC benefit is used.
- Up to 75% of benefit can be advanced for a terminal illness.
- Once you have a policy, your rates will not increase due to age.
- Coverage is portable and also available for family members.

Universal LifeEvents Option

The Universal LifeEvents option provides a **higher benefit during your working years**. After age 70, the death benefit reduces, while your LTC benefit remains the same.*

*Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 18-64.

NW Benefit Advisors will be reaching out to all locals and agencies to provide additional information about Universal Life. WFSE members can enroll in two ways:

1

Contact Barbara Dickson - NW Benefit Advisors
(425) 827-8397; prompt #1
barbara@nwbenefitadvisors.com
www.nwbenefitadvisors.com

2

Enroll at your education meetings
Education meetings are coming soon at your worksite location and your local meetings. Look for more information and dates soon.

Plan form IUL.205/GUL.205 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

You care. We listen.



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