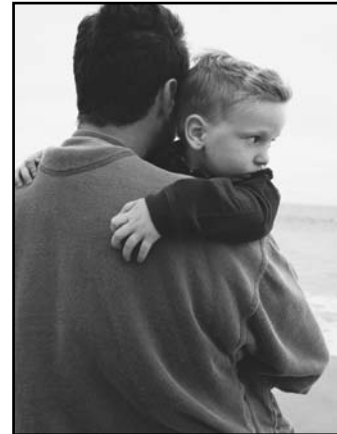


Financial obligations don't end at retirement... Neither should your life insurance!

The NYSUT WrapPlan® Supplemental Life Insurance Program complements term life insurance coverage available to members. The plan coordinates easily with the NYSUT Term Life Insurance Plan and any term life insurance coverage provided to members from their local union affiliation or employer.

The common characteristic of term life insurance is that coverage typically terminates or dramatically decreases at upper ages or at retirement. When this loss of coverage occurred in the past, the options were limited. Members could apply for an expensive conversion policy, apply for fully underwritten coverage if they were healthy, or simply forgo the needed protection.



The WrapPlan allows members and spouses who are age 65 or younger to apply for a lesser amount of coverage (as little as 50 percent of their current term benefit), and have the protection increase when their term insurance decreases or terminates. This benefit, which can be custom designed for a member's individual family, financial and career needs, includes the following features:

- Coverage may be continued to age 95.
- Premiums may be set to produce as much or as little cash value as desired.
- Up to \$200,000 of coverage is available without a physical examination or blood test.
- Retirees (up to age 65) are eligible to apply for up to \$100,000 of coverage.
- Coverage amounts and increase dates may be adjusted to meet a member's changing financial picture.
- Account values accumulate at competitive interest rates on a tax-deferred basis.

You must live or work in the state of New York to participate in this program.

NYSUT Member Benefits negotiated several other features that make this plan unique. To find out more, call the plan administrator, Future Planning Associates, Inc., at 1-866-697-8897.

For more information about this program or for disclosure information about contractual expense reimbursement arrangements with endorsed providers, please call NYSUT Member Benefits at 800-626-8101, e-mail benefits@nysutmail.org, or visit www.memberbenefits.nysut.org.