



Group Universal Life Insurance



1-877-VIP-CSEA
Valuable Insurance Programs

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CSEA
NEW YORK

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P **PEARL[®]**
INSURANCE



Important Benefits *for CSEA members*

Life insurance isn't one-size-fits-all

Planning for the life you want can be difficult while you are busy managing the life you have.

Massmutual@work Group Universal Life (UL) Insurance is permanent coverage that can be customized to meet changing financial needs throughout your life. You benefit from having coverage that provides a death benefit, and from an account value that can grow over time.



Creating a sound financial future

Added protection. Get the coverage you need for today, with the flexibility to extend into the future, if needed.

Accessible. Answering a couple of simple questions determines your eligibility. No medical exams or lab work.

Configurable. Choose the benefit amount you want; and optional spouse/domestic partner and/or dependent coverage if needed.

Convenient. Premiums can be automatically deducted from your paycheck.

Convenient

- Answering a couple of simple questions determines your eligibility. No medical exams or lab work.
- Premiums are paid through payroll deduction.
- Coverage is portable¹, meaning you can take it with you, even if you change jobs and leave the company.
- Available to you right at work.

Personalized

- Whether you are just starting out or planning for retirement, you choose coverage that meets your individual needs.
- Choose the face amount.

Extend how long your coverage lasts

- Paying your target premium will guarantee coverage for the target coverage period.²
- If your financial needs change and you need to extend how long your coverage lasts, you can increase your premium payments to prolong your life insurance protection beyond your target coverage period.

Universal life insurance is more affordable than you think - costing no more than a cup of coffee.. at \$3.79 per week for individual coverage.³

¹ Portability is not available in all states.

² Provided premiums are paid on time and no loans or withdrawals are taken.

³ This example is for illustrative purposes only and assumes \$25,000 face amount for a 35-year-old nonsmoker who elected a target coverage period of 20 years. Rates vary by age, smoker status, and state.





TO APPLY FOR COVERAGE

How Do I Apply for Coverage?

Call Pearl Insurance at

1-877-847-2732

to speak with a CSEA Insurance
Representative.

Plan underwritten by:

 **MassMutual**

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