ONE-TIME ENROLLMENT • GUARANTEED ACCEPTANCE • NO MEDICAL EXAM

# Protect your loved ones, protect your retirement.

## CHUBB GUARANTEED LIFE WITH LONG-TERM CARE

Permanent life insurance with a built-in Long-Term Care benefit — available to **Syracuse Teachers Association** members and their spouses or domestic partners.

ENROLLMENT WINDOW

## OCTOBER 12 – NOVEMBER 6, 2026

- **No medical exam or health questions.** Guaranteed acceptance up to $150,000 — and up to $200,000 during this enrollment window (conditional guaranteed acceptance).
- **Permanent, portable coverage.** This policy is yours for life and moves with you — even if you change jobs or retire.
- **Long-Term Care benefit built in.** Access your full benefit while living — paid in cash and tax-free, at 4% per month — for home care, assisted living, or skilled nursing.
- **Guaranteed growth.** Cash value builds at a guaranteed 3% interest annually.
- **Spouses & domestic partners** are also eligible to enroll.

**Start small, grow later**

Even if you elect only the minimum coverage now, you can increase it later — up to the full guaranteed-issue limit — with no medical underwriting, on future policy anniversaries.

**This won't be offered again**

This program will *not* be enrolled annually. Members who wait will be subject to full medical underwriting to enroll later.

## TWO WAYS TO ENROLL

**Self-service** — FAQs, rates, and enrollment at curaquote.com/enroll/STA. Scan the code to go straight there.

**By phone** — schedule a call with a benefit counselor at **(855) 554-3785**

Questions? Contact your enrollment representative

**Brian M. Johnson, MBA, CLTC**

**518-688-8154**

bjohnson@advisorsib.com

This flyer provides a general overview of the Chubb Guaranteed Life with Long-Term Care program made available through Advisors Insurance Brokers (AIB), the NYSUT Member Benefits-endorsed Long-Term Care provider. Product features, benefit amounts, guaranteed-issue limits, and eligibility are subject to the terms of the policy and applicable underwriting guidelines and are not guaranteed to all applicants. This is not a contract of insurance. See official plan documents for full details, limitations, and exclusions.