

Are you keeping your family's best interests in mind?

The importance of having a will cannot be overstated – this crucial legal document protects your family during their time of grief and ensures that your wishes are honored.

Drafting a will can help provide peace of mind for you today and prevent unnecessary stress for your family in the future. It also allows you to name a legal guardian if you have children under the age of 18. In addition, a will ensures that your estate will be distributed according to your desires.

A power-packed legal punch

The NYSUT Member Benefits Trust-endorsed Legal Service Plan – provided by Feldman, Kramer & Monaco, P.C. – provides access to legal advice and assistance that is crucial when looking to create or update a will.

Each year, the plan provides for one simple will or update at no charge. A simple will provides for the proceeds of one's estate to be distributed to a specifically named beneficiary(ies), with an alternate distribution plan in the event that the primary beneficiary predeceases the writer of the will. With a simple will, proceeds are distributed outright with no conditions attached.

In addition to the simple will, you will receive a durable power of attorney, living will and health care proxy – all important documents to have in place before the need for them arises.

Discounted rates

NYSUT members can purchase the Legal Service Plan at the special cost of \$85 per year or \$55 per year for retirees; an Elder Law Rider and/or Business Protection Rider are available for an additional fee. Members eligible for payroll or pension deduction can take advantage of further savings.

Do you have other legal issues that you need assistance with, such as dealing with a speeding ticket or selling your home? The plan offers NYSUT members legal assistance for a variety of personal legal matters.

You will have access to unlimited, toll-free legal advice from plan attorneys; these attorneys will make phone calls and write third-party correspondence at no charge to resolve personal legal situations on your behalf before they become major problems. In

addition, when you enroll in this plan, you will receive two coupons for free, hour-long consultations with a plan attorney.

How to get started

You can enroll in the voluntary plan online by visiting memberbenefits.nysut.org or printing a descriptive brochure and enrollment form. Feel free to also contact NYSUT Member Benefits at **800-626-8101** with any questions about the plan.



Please note: if you belong to a local association that provides a group legal service plan through the local or its benefit fund, remember to take advantage of the plan's benefits.

The Legal Service Plan provided through Feldman, Kramer & Monaco, P.C. is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 33.33% of annual participation fees received 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. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

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