



Trustmark Universal Life Insurance with Accelerated Death Benefit for Long-Term Care Services



Two important coverages in one to help protect you for life.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. **Universal Life can help.**

Whether you are married, a parent or single and starting out, Universal Life **helps take care** of the people important to you if tragedy happens. You can choose a benefit amount that provides the **right protection for you.**

Universal Life insurance can mean those left behind can still pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

Universal Life sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 policy
30	from \$5.06 - \$6.27
40	from \$7.42 - \$9.44
50	from \$11.92 - \$15.44

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life includes an **accelerated death benefit** that can help pay for these services at any age.

Here's how it works:

4% You can **collect 4% of your Universal Life benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x PLUS: If you collect an accelerated death benefit, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

The Accelerated Death Benefit begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Your policy will contain complete details.

Universal Life is **flexible permanent** life insurance designed to last a lifetime.

The younger you are when you enroll, the **more benefit** you receive for the same premium.

No medical exams or blood work – just answer a few simple questions.



What would happen if you weren't around?



1 in 3 households would have immediate trouble paying for living expenses if they lost their primary earner.¹



40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?²



56% of Americans have less than \$10,000 saved for retirement - **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?³

What can Universal Life benefits help pay for?



Funeral and burial costs



Rent or mortgage payments



Tuition and loans



Credit card bills



Medical expenses



Retirement savings

Benefit for terminal illness

- **Use part of your death benefit** if you're diagnosed with a terminal illness to help manage costs.

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.
- **Convenient payroll deduction;** pay via direct bill, bank draft or credit card if you leave your employer.

More flexible features

- **Double your death benefit** if you die in an accident before age 75.
- **Buy term life insurance for your children.** They can later simply convert it to a permanent Universal Life policy.
- **Waive your policy payments** if your doctor says you're totally disabled.

Plus: grow your benefit with EZ Value

The EZ Value option can automatically **increase your benefit amount** over time - without any medical questions.





Example is for age 40, employee only, non-smoker coverage, with accelerated death benefit and no additional features. Actual values will vary by age, smoking status, benefits selected and interest rates. Increases may be available for a maximum of 5 or 10 years, depending on employer selection.

**You care.
We listen.**

This is a brief description of benefits under GUL.205, HH/LTC.205 FL, BRR.205 FL, ABR.205, ADB.205/G IL, CT.205/G and WP.205/G IL. This policy guarantees against lapsing for 10 years as long as planned premiums are paid. If you make changes during this period, or pay only the minimum amount, your cash value may not accumulate, or your death benefit may reduce. If there is negative cash value at the end of your no-lapse period, you must make up the premium to establish positive cash value. You may need to pay more premium to maintain your policy than the rate you paid to keep the no-lapse guarantee, or coverage may end before age 100. An illustration will be delivered with your policy. For costs and coverage detail, including exclusions, reductions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. This form is not complete without the insert "Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider - Florida Residents."

¹2016 Insurance Barometer Study LIMRA/Life Happens, lifehappens.org/industryresources/agent/barometer2016. ²nielsen.com/us/en/insights/news/2015/saving-spending-and-living-paycheck-to-paycheck-in-america.html. ³gobankingrates.com/retirement/1-3-americans-0-saved-retirement. ⁵An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best⁵
trustmarksolutions.com   





Trustmark Universal LifeEvents[®] Insurance with Accelerated Death Benefit for Long-Term Care Services

Two important coverages for when you need them the most.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income.

Universal LifeEvents can help.

Universal LifeEvents provides a **higher death benefit during your working years**, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a benefit amount that provides the **right protection for you**.

Universal LifeEvents insurance can mean those left behind can still pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

Universal LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 policy
30	from \$3.49 - \$4.59
40	from \$5.05 - \$6.71
50	from \$7.84 - \$10.71

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.



Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes an **accelerated death benefit** that can help pay for these services at any age. This benefit **never reduces due to age**, so the full amount is always available when you most need it.

Here's how it works:

4%

You can **collect 4% of the face amount of your Universal LifeEvents policy per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x

PLUS: If you collect an accelerated benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

The Accelerated Death Benefit begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Your policy will contain complete details.

Universal LifeEvents is **flexible permanent** life insurance designed to last a lifetime.

The younger you are when you enroll, the **more benefit** you receive for the same premium.

No medical exams or blood work – just answer a few simple questions.

See reverse for more information on Universal LifeEvents insurance from Trustmark Insurance Company.

What would happen if you weren't around?



1 in 3 households would have immediate trouble paying for living expenses if they lost their primary earner.¹



40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?²



56% of Americans have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?³

How Universal LifeEvents Works

- A **higher death benefit** during working years.
- **Full LTC benefits** when you're most likely to need them.

Example: \$25,000 policy

Before age 70	
Death benefit	\$25,000
LTC benefits	\$25,000
After age 70	
Death benefit	\$8,333
LTC benefits	\$25,000

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

Benefit for terminal illness

- **Use part of your death benefit** if you're diagnosed with a terminal illness to help manage costs.

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.
- **Convenient payroll deduction;** pay via direct bill, bank draft or credit card if you leave your employer.

More flexible features

- **Double your death benefit** if you die in an accident before age 75.
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¹2016 Insurance Barometer Study LIMRA/Life Happens, lifehappens.org/industryresources/agent/barometer2016. ²nielsen.com/us/en/insights/news/2015/saving-spending-and-living-paycheck-to-paycheck-in-america.html. ³gobankingrates.com/retirement/1-3-americans-0-saved-retirement. ⁵An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

ULELTC-FL-BRR-ADB-CTR-W-EZV

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Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider – Florida Residents

For benefits to be payable under this LTC insurance rider, you must:

- Be certified by a licensed healthcare practitioner as chronically ill and
- Be confined in a long-term care facility or assisted living facility; or
- Receive services for home healthcare or adult day care.

There are no deductibles for benefits. The elimination period is the first 90 days of services or confinement during which no benefits are payable.

Limitations and Exclusions

Benefits will not be paid for loss:

- Due to mental or nervous disorders other than Alzheimer's disease and related degenerative and dementing illnesses.
- Incurred while residing or confined outside the United States and Canada.
- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment taken as directed or as prescribed by a licensed healthcare practitioner.
- In any government facility contracted for or operated by the United States government (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family, and services for which there is no cost to the insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared), except for acts of terrorism;
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - suicide (while sane or insane), attempted suicide or intentionally self-inflicted injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-Existing Condition Limitation: Benefits will not be paid for loss due to a pre-existing condition that starts during the first six months after the effective date.

BENEFITS MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

Guaranteed Renewability: The rider is guaranteed renewable as long as premiums are paid on time, subject to material misrepresentation on the application. The company cannot change the terms of coverage, but it may increase the premiums you pay. Any change in monthly cost will be subject to applicable state laws and regulations.

The rider terminates on the earliest of: 1) written notice by you; 2) termination of the certificate, or 3) when the company has paid benefits for the maximum number of months.

Benefits paid under this rider may or may not be taxable. Whether or not you or your beneficiary incurs a tax liability when benefits are paid depends on how the IRS interprets applicable portions of the Tax Code. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit. Trustmark Insurance Company has no responsibility for any tax consequences of any benefits paid under this rider. This rider is not intended to be qualified long-term care insurance within the meaning of the Internal Revenue Code of 1986.

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