



**Trustmark**  
Voluntary Benefit **Solutions**  
PERSONAL. FLEXIBLE. TRUSTED.

What would  
their lives be  
like without  
you?

**FREE** CONFIDENTIAL  
BENEFIT CONSULTATION

# If they need you...



## *Will they be able to keep your home?*

When someone dies, family income may be significantly reduced. Keeping up with expenses may be a challenge.



## *How will your children's lives change?*

Young children need love and care. Teenagers have college dreams.

Without you, how will you keep their dreams alive?



## *If you need Long Term Care, will choice be important to you?*

Peace of mind comes from having a choice of home healthcare, assisted living, adult day care or nursing care options.

# ...you need life insurance.

**FREE** CONFIDENTIAL  
BENEFIT CONSULTATION

Your company is sponsoring Free Benefit Consultations with professional Benefit Counselors at no cost to you.

Underwritten by Trustmark Insurance Company,  
Lake Forest, Illinois.

# Universal Life

Trustmark's Universal Life solutions address differing employee needs for permanent life insurance and peace of mind for a lifetime, and are available for employees and their spouses in face amounts from \$5,000 up to \$300,000 (\$10,000 minimum policy benefit in NC) and children \$3.25 to \$4.50 per week and fully portable. Employees do not have to have coverage themselves to purchase life insurance for their family members. These options include the industry's most comprehensive Living Benefits package.



## Plan Features

**Example:** Sample death benefits at \$8 per week premium with guaranteed issue underwriting.

Age 35 Non-Smoker (50/50 male/female blend) LTC included	"Traditional" "Universal Life		Universal LifeEvents®	
	Benefit at Issue	Benefit at Age 70	Benefit at Issue	Benefit at Age 70*
• Death benefit	\$51,405	\$51,405	\$75,912	\$25,304
• Monthly living benefit	\$2,056	\$2,056	\$3,036	\$3,036

\*Benefit change at the later age 70 or year 15

### Guaranteed Universal Life

Offers the flexibility of universal life with the lifetime guarantees of whole life. It features guaranteed level premiums, death benefit and cash value. Plus, employees can adjust death benefits and cash values without buying a second policy.

### Accelerated Death Benefit

- Accelerates 75% of death benefit (up to \$225,000) when life expectancy is 24 months or less. *(Not available in OR)*

### Built-In/Optional Living Benefits

- Long-Term Care (LTC) – Death benefit accelerates 4% per month up to 25 months when receiving assisted living, home healthcare, adult day care or skilled nursing home care. Payments proportionately reduce the death benefit. Subject to a 90-day waiting period and pre-existing condition limitation of 6/6, meaning benefits are not payable for a loss due to a pre-existing condition that starts during the first six months after the application date. (May vary due to state specific requirements.) *(Not available in HI, OR, UT, VT; Built-In only FL, MA)*
- Death Benefit Restoration – Fully restores the death benefit reduced by LTC. *(Not available in HI, NY, OR, UT, VT)*
- Extension of LTC – Extends LTC benefits 25 months, allowing the insured to receive LTC benefits a total of 50 months. *(Not available in CO, CT, FL, HI, MA, MN, NC, NY, OR, TX, UT, VT, WA)*
- Combo Restoration/Extension of Benefits – Combining Benefit Restoration and LTC Extension of Benefits can triple the policy value. *(Not available in CO, CT, FL, HI, MN, NC, NY, OR, TX, UT, VT, WA)*

### Selection(s)

- LTC pays \$4,000 per month for 25 months
- Benefit Restoration restores the death benefit
- Extension of LTC extends living benefits an additional 25 months
- Living benefit package can triple the value of this policy

### Maximum Benefit

\$100,000 LTC Benefits  
 \$100,000 Death Benefit\*  
 \$100,000 Extension Benefits  
 \$300,000 Total Benefit

This is an underwriting offer summary only and not intended to be distributed to a potential purchaser.

Limitations, exclusions, riders, rates and product availability may vary by state. Check for availability in your state at <https://tmk-webapp.trustmarkins.com/apps/VoluntaryBenefits/ProducersOnly/StateMatrix.cfm>. Refer to the policy or certificate for more information. Please contact your regional sales director listed on the front cover with any questions.