



Trustmark Universal Life and Universal LifeEvents® insurance

Flexibility in Choice and Design

Trustmark offers two Universal Life solutions, each designed to address differing employee needs for permanent life insurance and peace of mind for a lifetime. Both include:

The industry's most comprehensive Living Benefits for Long-Term Care and Terminal Illness

EZ Value Plan – automatic increases in premium and benefits to keep pace with increasing needs

Guaranteed, Modified Guaranteed and Simplified Issue Underwriting

Flexible gender mix rating appealing to hospitals, schools, government entities and light manufacturers

Two Universal Life solutions:

Universal Life

Flexible, Comprehensive Benefits

Universal Life provides flexible benefits, allowing employees to adjust their death benefit, cash value and premiums as their financial needs change. It does even more than pay a death benefit to beneficiaries – it offers Living Benefits insureds can use during their lifetime.

- **Long-Term Care (LTC)** accelerates the death benefit for LTC
- **Death benefit restoration** restores the death benefit when LTC is paid
- **Extension of LTC** doubles the benefit period and benefit amount available for LTC
- **Combination restoration/extension** restores the death benefit while doubling the amount of LTC benefits, in effect, tripling the policy value

Universal LifeEvents®

Benefits Designed for a Lifetime

An innovative concept in life insurance, Universal LifeEvents is uniquely designed to match the needs of insureds throughout their lifetime.

- LifeEvents pays a higher death benefit during the working years when expenses are high and families need maximum protection
- At age 70, when financial needs are typically lower, the death benefit reduces to one third
- However, higher Living Benefits do not reduce – they continue through retirement to match the greater need for LTC

How LifeEvents Works

For the same premium as standard Universal Life, the Universal LifeEvents plan provides:

- A higher death benefit during working years
- Higher living benefits for long-term care that continue into retirement Example: Universal LifeEvents with LTC benefit, 35-year-old non-smoker, \$8/week premium

	LifeEvents	Universal Life
Face Amount	\$54,612	\$34,799
Ages 35 to 70		
Death Benefit	\$54,612	\$34,799
Living Benefit	\$54,612	\$34,799
Age 70+		
Living Benefit	\$54,612	\$34,799
Death Benefit 1/3 of face	\$18,204	\$34,799

Benefit amounts are illustrative samples and not a guarantee.

Voluntary Benefits

Both Universal Life plans include our Living Benefits package, one of the most comprehensive in the market.

Long-Term Care (LTC)

- Designed to accelerate Death Benefit at 4% per month for up to 25 months to pay for long-term care in an assisted living or long-term care facility, or home healthcare and/or adult day care.
- Payments proportionately reduce the death benefit

With a death benefit of \$100,000, \$4,000 per month is available for 25 months to pay for long-term care.

Death Benefit Restoration

- Fully restores the death benefit reduced by LTC each time a benefit is paid.
- Allows beneficiaries to receive the full death benefit

Example: a \$100,000 policy could pay 25 months of LTC benefits (\$100,000) plus a full death benefit (\$100,000), for a total policy value of \$200,000.

Extension of LTC

- Extends LTC benefits up to 25 months, allowing the insured to receive Living Benefits for a total of up to 50 months

Example: a \$100,000 policy could pay 50 months of LTC benefits (\$200,000), doubling the policy value.

Combination Restoration/Extension

Combining Benefit Restoration and LTC Extension of Benefits can **triple the policy value.**

Waiver of Premium

- Waives premium for policy and riders for total disability of employee or spouse, including future EZ Value increases
- Waives premium for child and grandchild coverage when policy owner is totally disabled



Terminal Illness Benefit

Accelerates 75% of death benefit amount when life expectancy is 24 months or less, as compared with 50% and 6- or 12-month life expectancies commonly seen in the industry.

How Living Benefits Work

Example: \$100,000 life insurance policy

	Maximum Benefit
LTC pays \$4,000 per month for 25 months	\$100,000 LTC Benefits
Benefit Restoration restores the death benefit	\$100,000 Death Benefit*
Extension of LTC extends living benefits up to an additional 25 months	\$100,000 Extension Benefits
Living Benefit package can triple the value of the policy	\$300,000 Total Benefits

*After age 70, Universal LifeEvents® restores \$33,333.

Additional features & benefit options

Fully Portable

Employees can keep the policy even if they leave their employer or retire.

Family Universal Life Coverage

Spouse, children and grandchildren can be covered for both living and death benefits, even if the employee chooses not to participate.¹

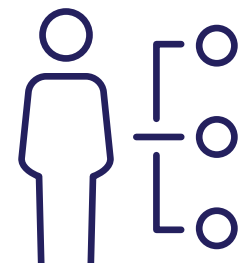
¹May vary by state.

Accidental Death Benefit

Doubles the benefit if death occurs by accident prior to age 75.

Child Term Rider

- Covers children under the age of 23 years for a single premium rate
- Convertible to Universal Life at age 23¹ for up to five times the term benefit amount on a Guaranteed Issue basis





EZ Value plan¹

EZ Value automatically increases coverage help fight inflation and keep pace with increasing needs - without additional underwriting.

EZ Value advantages

- Inflation-fighting options for employees and spouses
- Guaranteed increases to both living and death benefits - without additional underwriting
- Automated change process convenient for employers
- Fully portable
- May be cancelled at any time

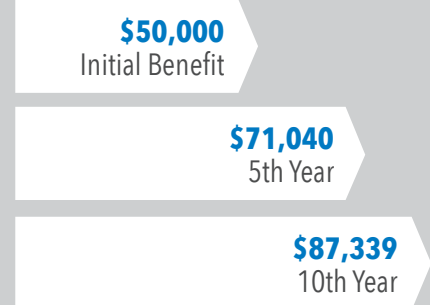
¹With Universal LifeEvents, EZ Value is available only through age 64.

EZ Value options

- Employees and spouses through age 60 - additional \$1 per week on each of the first 10 anniversaries
- Employees and spouses through age 65 - additional \$1 per week on each of the first 5 anniversaries
- Employees through age 65 - additional \$2 per week on each of the first 5 anniversaries

Benefit growth

Example: Guaranteed benefit increases with \$1 increase in weekly premium per year for 10 years.



Actual values will vary by age, smoking, benefits selected and current interest rate.

Eligibility

Issue ages

- Up to age 75 for Universal Life
- Age 18 to age 64 for Universal LifeEvents®
If employees age 18-64 are only eligible for Universal LifeEvents, a standard Universal Life plan can be made available for employees age 65-75.

- If eligible, coverage begins the date application is taken

Maximum death benefit

- Up to \$300,000

Guaranteed issue

- Actively at work requirement
- If participation or seen quotas are met

Modified guaranteed issue

- Two health questions
- Actively at work requirement

Simplified issue

- Benefits above the GI/MGI amounts
- For employees & spouses over age 64



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²An 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).