



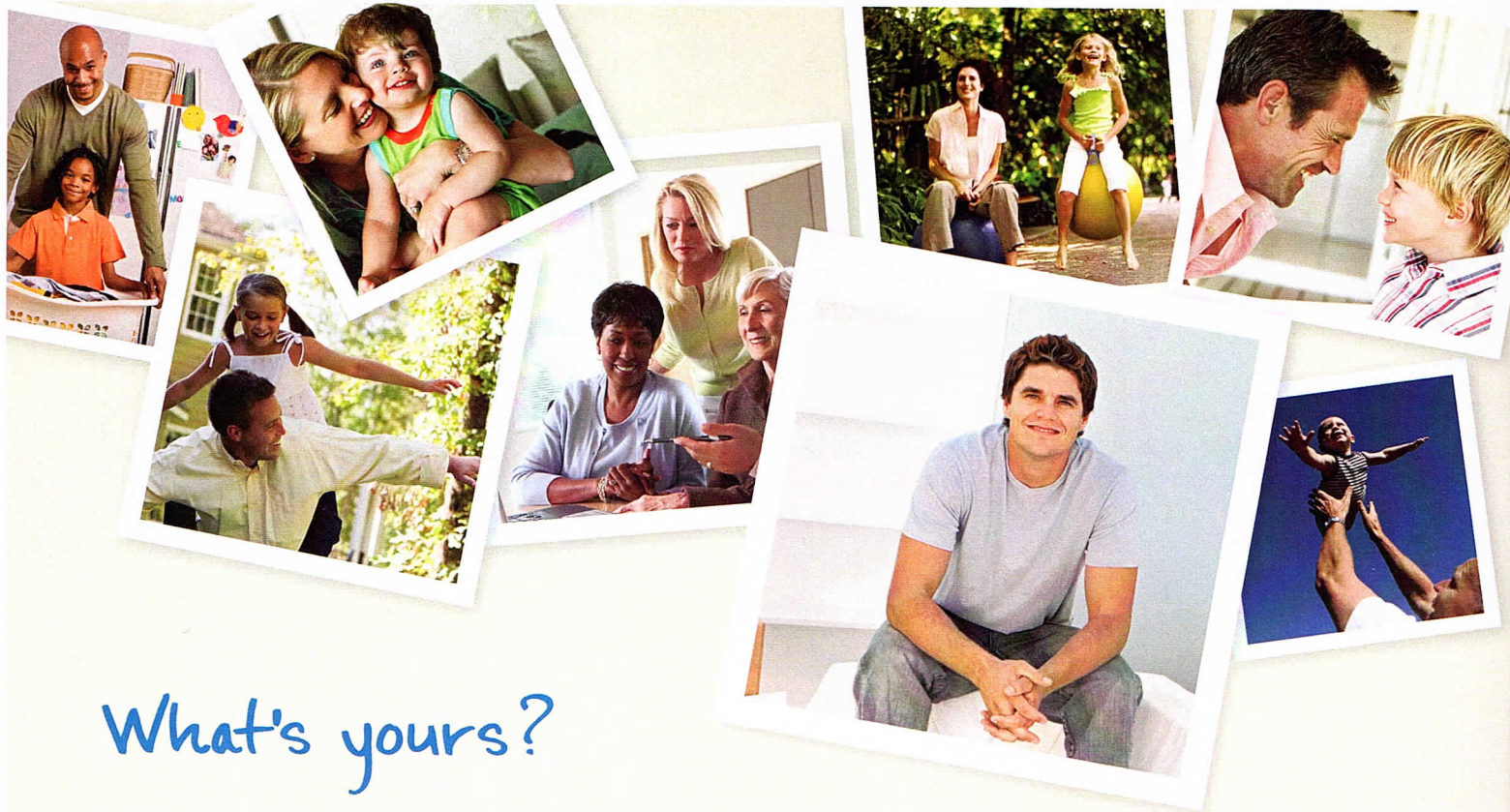
Let's talk life.®

Universal Life Insurance

*Trustmark*  
**Voluntary Benefit Solutions**®

PERSONAL. FLEXIBLE. TRUSTED.®

Underwritten by Trustmark Insurance Company



## What's yours?

*You have a picture of the way you want your life to go.*

Now imagine if something happens that not only changes your picture, it changes your life story.

That's when Trustmark Universal Life insurance can help. It can help you live your story, your way – even when life gets in the way.

### What is Universal Life?

Universal Life is permanent life insurance that helps shield your family from financial hardship if you or your spouse is suddenly out of the picture. It's that simple.

#### Universal Life:

- Helps provide permanent financial protection
- Is a financial tool that helps you manage life at every stage – from supporting a family to sending your children to college to the need for long-term care
- Builds cash value over time that you can access for life's challenges and life's opportunities



## Why do you need it?

Take a moment, now, to think about life as you know it. Then ask yourself this: If something happens to you, what happens to your family?

- Will they be able to keep your home?  
*When someone dies, family income may be significantly reduced.*
- How much would your children's lives change?  
*Without you, how will their college dreams come true?*
- If you need long-term care, will your choices be limited?  
*Long-term care can be expensive and may be needed at any age. If you had to pay for it yourself, it could deplete your savings and limit your care options at the same time.*



Think About It  
Surviving families take 5 to 7 years  
to recover financially from the loss  
of a spouse.<sup>1</sup>

<sup>1</sup>2009 MetLife Financial Impact of Premature Death Study.

## How does it work?

With Universal Life, benefits can be paid as a Death Benefit, as Living Benefits, or as a combination of both.

### Death Benefit

The main reason people have life insurance is for the death benefit. A death benefit puts money in your family's hands quickly when they need it most. It's money they can use any way they want to help with expenses such as:

- Funeral costs
- Rent or mortgages
- A college education for your children or grandchildren
- Household debt
- Retirement and more

### Living Benefits

Living Benefits make it easy to advance part of your death benefit to help pay for home healthcare, assisted living, nursing home and adult day care services, should you ever need them.

Issue age is 18-80.

## How Living Benefits add up

Example: \$100,000  
Death Benefit

Maximum Benefit  
Amount

### Long-Term Care Benefit (LTC)<sup>2</sup>

Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.

\$100,000

### Benefit Restoration

Restores the death benefit that is reduced to pay for LTC, so your family receives a full death benefit when they need it most.

\$100,000

### Total Maximum Benefit

Living Benefits can double the value of your life insurance.

\$200,000

<sup>2</sup>The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. It 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. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.



## Features you'll appreciate

- **Lifelong Protection** – Provides coverage that will last your lifetime.
- **Family Coverage** – Apply for your spouse, children and grandchildren even if you choose not to participate.
- **Terminal Illness Benefit** – Accelerates up to 75% of your death benefit if your doctor determines your life expectancy is 24 months or less.
- **Portability** – Take your coverage with you and pay the same premium if you change jobs or retire.
- **Guaranteed Renewable** – Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.
- **Convenient Payroll Deduction** – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

## Separately priced benefits

- **Accidental Death Benefit** – Doubles the death benefit if death occurs by accident prior to age 75.
- **Children's Term Life Insurance** – Covers newborns to age 23 and is convertible to Universal Life insurance without evidence of insurability.
- **Waiver of Premium** – Waives policy payments if your doctor determines you are totally disabled.
- **EZ Value** – Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.
- **Loss of Work Benefit** – Deductions for Trustmark Universal Life coverage will be waived when you experience a covered Loss of Work.

## EZ Value Option

EZ Value automatically increases your benefits to keep pace with your increasing needs – without additional underwriting.

### Death 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.

## Use this chart to take notes when you meet with a benefits counselor.

Coverage for me:

Coverage for my spouse:

Coverage for my children:

Coverage for my grandchildren:

Cost per pay period:



Date deductions start:

**It's your story. Help protect it with Universal Life insurance.**

## Trustmark Voluntary Benefit Solutions\*

PERSONAL. FLEXIBLE. TRUSTED.\*

Underwritten by Trustmark Insurance Company • Rated A- (EXCELLENT) A.M. Best<sup>1</sup>

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This provides a brief description of your benefits. Your representative can provide you with costs and complete details. See Plan GUL.205/IUL.205; HH/LTC.205; BRR.205; ABR.205; ADB.205; CT.205; and WP.205 for exact terms and provisions. Benefits, exclusions and limitations may vary by state and may be named differently. Please consult your policy for complete information. This policy features a no-lapse guarantee that ensures coverage will not lapse (for 14 years in Oregon, 15 years in Massachusetts) as long as premiums are paid as planned. If you make changes to policy benefits during this period or pay only the minimum premium, you may be foregoing the advantage of building cash value or reducing the benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain the policy with a higher premium than the one you paid to satisfy the no-lapse guarantee.

<sup>1</sup> An 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).

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