



Trustmark Universal Life Insurance with Long-Term Care Benefit

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 plan and benefit amount that provides the **right protection for you**.

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

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 **long-term care (LTC)** 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 death benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x

PLUS: if you collect , your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

3x

PLUS: you can collect your LTC benefit for an **extra 25 months**, as much as **tripling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is 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. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.



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.

See reverse side for more information on Universal Life 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

What can Universal Life benefits help pay for?



Funeral and burial costs



Tuition and loans



Medical expenses



Rent or mortgage payments



Credit card bills



Retirement savings

Benefit for terminal illness

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

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.

¹2023 Insurance Barometer Study LIMRA/Life Happens.²<https://www.forbes.com/advisor/credit-cards/survey-living-paycheck-to-paycheck/> ³<https://usafacts.org/data-projects/retirement-savings> ⁴An AM 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 (3rd out of 13 possible ratings ranging from A++ to D).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT.205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death 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 your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit www.trustmarkbenefits.com/voluntary-benefits/disclosures/ul/ (A112-3827-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark[®] and LifeEvents[®] are registered trademarks of Trustmark Insurance Company.

Underwritten by Trustmark Insurance Company
Rated A (Excellent) for AM Best⁴
TrustmarkVB.com

Exclusions and Limitations for Home Health and Long Term Care Benefit Rider – Kansas Residents

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.

Trustmark A.M. Best Rating

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. It is not a recommendation of the specific policy provisions, rates or practices of Trustmark. Trustmark is rated A (4th out of 16 possible ratings ranging from A++ to Suspended).

Introducing Cariloop[®]

Because no one should go through caregiving alone

Caring for aging loved ones can be challenging - but you don't have to do it alone. When you receive Trustmark coverage, you gain access to Cariloop's Caregiver Support Platform[®] - a resource designed to lighten the load and support you every step of the way.



What is Cariloop?

Cariloop provides professional guidance and practical tools to help you and your family navigate elder care. Through the Caregiver Support Platform[®] you get personalized coaching, care planning tools, and access to a trusted provider network. Whether you're supporting an aging loved one or planning ahead for your own needs, Cariloop helps ease the stress and burnout that often comes with managing care.



Work with professional Cariloop Coaches to navigate senior living, Medicare and Medicaid, and financial or legal caregiving challenges.¹



Stay informed with on-demand webinars and curated content – featuring tips on managing stress, navigating care, and more.



Invite family members into the Care Portal to share updates, coordinate appointments, and keep important documents in one secure place.



Connect with other caregivers through Community Channels and find support, shared experiences, and helpful resources – wherever you are in your care journey.

¹Trustmark provides access to Cariloop's care coaching services at no extra cost, for one month, per calendar year.

Find more information on this exclusive benefit when you receive Trustmark coverage!



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Lake Forest, IL 60045
TrustmarkVB.com

Cariloop membership is provided as a value-added benefit, separate from the life insurance policy. While we strive to maintain this offering, please note that it may be subject to change or discontinuation in the future without notice.

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