

## HOW DOES LIFEEVENTS WORK?

LifeEvents combines two important benefits into one affordable product.

With LifeEvents, your benefits can be paid as a Death Benefit, as Living Benefits for long-term care, or as a combination of both. Let's take a closer look.

### DEATH BENEFIT

Most people buy life insurance for the financial security of the death benefit. And it's easy to see why. 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 cover short- and long-term expenses like these:

- Funeral costs
- Rent or mortgage payments
- College tuition for children or grandchildren
- Debt
- Retirement and more

### LIVING BENEFITS

Long-term care can be expensive. Living Benefits make it easy to accelerate the death benefit to help pay for home healthcare, assisted living, adult day care or nursing home services, should you or your covered spouse/ domestic partner ever need them.

## Features you'll appreciate

- **Lifelong protection** – Provides coverage that will last your lifetime.
- **Family coverage** – Apply for your spouse/domestic partner and family members.
- **Terminal Illness Benefit** – Accelerates up to 75 percent of your death benefit if your doctor determines your life expectancy is 24 months or less.
- **Guaranteed renewable** – Guaranteed coverage, as long as your premiums are paid. Your premium may change only if the premium for all policies in your class changes.

## Separately priced benefits:

- **EZ Value** – Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.



## TRUSTMARK LIFEEVENTS®

### The LifeEvents Advantage

LifeEvents is unique. It's designed to match your needs throughout your lifetime, so you have the benefits you need, when you need them most. See for yourself:

#### Working years

LifeEvents pays a higher death benefit during working years when expenses are high and your family needs maximum protection. Then at age 70, when expenses typically reduce, LifeEvents reduces the death benefit amount to better fit your needs.<sup>1</sup>

#### Throughout retirement

LifeEvents pays a **consistent level of living benefits** throughout the life of your policy, so you have long-term care benefits when you are most likely to need them.

### How does it work?

Example: \$100,000 Universal Life policy with LTC

LTC Benefits – Pays 4% of the death benefit for up to 25 months.

Benefit Restoration – Restores the benefit that is reduced to pay for LTC, so families receive full death benefits when they need it most.

Universal Life Benefit  
\$100,000

+ =

LTC Benefit  
\$100,000

### Triggers to LTC

Total Maximum Benefit  
\$200,000

LTC benefits<sup>2</sup> are triggered when assistance is required for any two of six activities of daily living, for example, eating and dressing. LTC benefits will also trigger for cognitive impairment such as Alzheimer's or other cognitive or nervous diseases.

<sup>1</sup>Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 64 and under. <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.

It's your story. Help protect it with Trustmark Universal LifeEvents insurance.

Underwritten by Trustmark Insurance Company, Lake Forest, Illinois. 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; and BRR.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.