



Let's talk life.®

Universal LifeEvents® Insurance

Trustmark
INSURANCE COMPANY
PERSONAL. FLEXIBLE. TRUSTED.



Every life has a story.

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 LifeEvents® insurance can help. It can help you live your story, your way.

What is Universal LifeEvents?

LifeEvents 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.

LifeEvents:

- 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



How does it work?

With LifeEvents, benefits can be paid under the Accelerated Death Benefit Insurance Rider, under the Long-Term Care Insurance Rider, or as a combination of both.

Accelerated Death Benefit Insurance Rider

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

Long-Term Care Insurance Rider

This benefit makes it easy to accelerate part of your death benefit to help pay for home healthcare, assisted living, nursing care and adult day care services, when you are chronically ill should you ever need them.

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 may be needed at any age, and paying for it yourself may deplete your savings.



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

¹2009 MetLife Financial Impact of Premature Death Study, <http://www.metlife.com/about/press-room/us-press-releases/2009/index.html?compID=15908>

The LifeEvents advantage

LifeEvents is designed to match your needs throughout your lifetime. It pays a:

- **Higher Death Benefit** during working years when expenses are high and your family needs maximum protection. Then, at age 70 when financial needs are typically lower, the death benefit reduces to one-third; however, your benefits for the Long-Term Care Insurance Rider never reduce.²
- **Consistent Level for Long-Term Care Insurance Rider** during retirement, which is when you may be susceptible to becoming chronically ill and may need long-term care services.

LifeEvents in action

(Example: 35-year-old, \$8/week premium, \$75,000 benefit)

Before Age 70		Age 70+	
Death Benefit	\$75,000	LTC Benefit	\$75,000
LTC Benefit	\$75,000	Death Benefit ²	\$25,000

²Death benefit reduces to one-third at the latter of: age 70 or the 15th certificate anniversary. Issue age is 64 and under.

How Living Benefits add up

**Example: \$100,000
Death Benefit**

**Maximum Benefit
Amount**

Long-Term Care Insurance Rider (LTC)³

Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The Long-Term Care Insurance Rider accelerates the death benefit and proportionately reduces it.

\$100,000

Benefit Restoration Insurance Rider

Restores the death benefit² that is reduced by the Long-Term Care Insurance Rider, so your family receives the full death benefit amount when they need it most.

\$100,000

**Total Maximum Benefit
Living Benefits may double the
value of your life insurance.**

\$200,000

³The Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider 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 for benefits you must be chronically ill. Pre-existing condition limitation may apply. Please consult your certificate for complete details.



Features you'll appreciate

- **Lifelong Protection** – Provides coverage that will last your lifetime.
- **Family Coverage** – Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life certificate.
- **Accelerated Death Benefit Insurance Rider** – 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 certificates 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

- **Children's Term Life Insurance** – Covers newborns to age 23.
- **EZ Value** – Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.

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.



Example is for age 35 nonsmoker. Actual values will vary by age, smoking, benefits selected and current interest rate.

Use this chart to take notes when you meet with an insurance agent.

Coverage for me:	<input type="text"/>
Coverage for my spouse:	<input type="text"/>
Cost per pay period:	<input type="text"/>
Date deductions start:	<input type="text"/>

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



Trustmark
Voluntary Benefit Solutions®
 PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company
 Rated A- (EXCELLENT) A.M. Best¹
 400 Field Drive • Lake Forest, IL 60045
 trustmarkinsurance.com

This brochure is not complete without insert Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider (form P485-299_FL (INSERT) (11-11))

This material is a brief description of your benefits and is not a contract. Only a Florida-licensed agent may be contacted for further information about premium cost and coverage details. See Plan GUL.205; HH/LTC.205; BRR.205; ABR.205; and CT.205 for exact terms and provisions that apply to the LTC Rider. A complete computer-prepared certificate illustration will be delivered with your certificate. Coverage may expire prior to age 100 even if the premium shown is paid as scheduled.

¹An 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).