

# Changing the Conversation about Critical Illness Insurance

Trustmark Critical LifeEvents<sup>SM</sup> product has allowed us to completely change how people think and view Critical Illness (CI) insurance to provide more protection for policyholders. The product was designed straight from consumer feedback to deliver the market's most unique product to date. A big part of its uniqueness is the simplicity. It's different than what you would typically see today.



## We've simplified the process...

Our conversation at claim time:

**What condition was diagnosed?**

**Is this condition covered?**

**When was it diagnosed?**

**Does the policyholder have coverage left for that year?**

A typical carrier's conversation at claim time:

**What condition was diagnosed?**

**Is this condition covered?**

**When was it diagnosed?**

**How do I classify it?**

**How much time has expired since the last claim?**

**Has the policyholder been diagnosed with this condition before?**

**Did we pay last time?**

**Can we pay this time?**

**At what level should the policyholder receive payment for recurring conditions?**

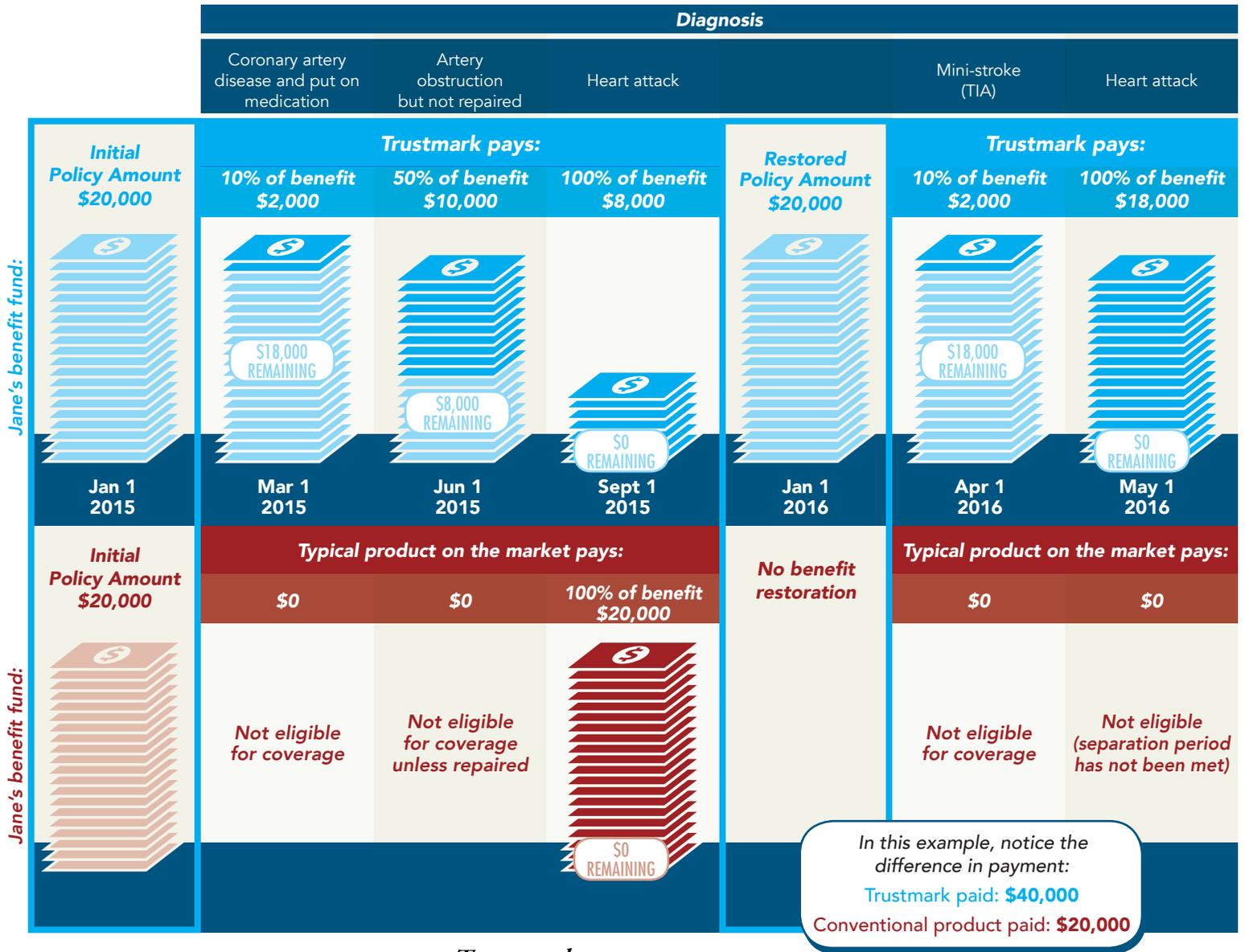
# We've also identified new ways to offer protection throughout the year.

## Here's an example...

Jane is 35 years old and has had some unfortunate health episodes. She bought a \$20,000 policy from us to protect her family's finances. Let's compare what a typical product in the market would pay against Trustmark's new CI product — which includes a replenishing annual maximum, no separation periods, payment for other needed conditions and no reduction in benefit for previously diagnosed conditions.



**Jane bought a \$20,000 policy**  
*(with Critical LifeEvents, the policy amount replenishes every year)*



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