

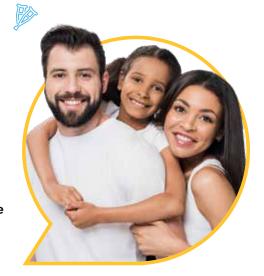




Understanding Term Lifeand Permanent Life Insurance

Making the right decisions for yourself and your loved ones.

Life insurance helps **protect** the people you care about. When choosing what life insurance works **best for your situation**, you may have options for **term life insurance** and/or **permanent life insurance**. What's the difference?





Term life insurance:

like "renting" coverage

- Offers coverage for a **limited period of time**. Coverage ends when the term ends.
- Typically premiums are lower when younger, or they can be paid by your employer. Premiums may increase over time based on your age.
- You have to renew coverage when your term ends and you may no longer qualify if your health has changed.



Permanent life insurance:

you **own** your coverage

- Offers coverage designed to last for a lifetime.
- You can pay the **same premium** for life.
- Your policy is **guaranteed renewable** even if your health changes.
- Policy builds **cash value** over time.
- You can take it with you if you change jobs or retire.

Combining "term" and "perm" for protection

You may find it valuable to have **both term and permanent life insurance** policies - because your **needs change** throughout your life:

- You may need more protection in your working years.
 With expenses like a mortgage and children, your responsibilities are greater. Having both term and permanent insurance is great for extra coverage during these years. You can drop the term coverage when you no longer need it.
- Permanent life insurance provides a base of protection throughout your life. If you enroll while younger, your permanent life insurance policy remains affordable when term life may become too expensive. In retirement, your family still needs some protection that your permanent policy can provide.

Trustmark Universal Life/Universal LifeEvents® is permanent life insurance

- Coverage is designed to last until age 100 and can be taken with you if you leave your job.
- You can buy coverage for family members as well as for yourself.
- Most plans include additional features, like a benefit for qualified long-term care services. (See your own plan for complete details.)

You care. We listen.

Talk to a benefits counselor about what coverage is right for you!

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).

Trustmark benefits beyond benefits

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