

Trustmark Universal Life/Trustmark Universal LifeEvents®

UL



Trustmark Universal Life Insurance

Life insurance designed for a lifetime.

Trustmark Universal Life is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. Your price won't **increase due to age**, and your policy builds cash value over time. You can choose a **benefit amount that works for you**, and use your cash benefit to pay for whatever you need most – for example, funeral costs, home payments, tuition, savings or any other bills. Universal Life is an affordable way to help **fulfill your responsibility** to your loved ones and be certain they'll be taken care of.

ULE



Trustmark Universal LifeEvents® Insurance

Protection that fits your changing needs.

Trustmark Universal LifeEvents is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. It gives you a **higher benefit** during your working years, when your needs are greater and you may need more coverage. Your price **won't increase due to age**, and your policy builds cash value over time. You can choose a **benefit amount that works for you** and use your cash benefit to pay for whatever you need most.

Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

ULULE



Trustmark Universal Life/LifeEvents® Insurance

Two options for a lifetime of protection.

Trustmark Universal Life is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. The Universal LifeEvents option gives you a **higher benefit** during your working years for the same price. Your price **won't increase due to age**, and your policy builds cash value over time. You can choose a **benefit amount that works for you** and use your cash benefit to pay for whatever you need most.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

ULLTC



Trustmark Universal Life Insurance with Long-Term Care Benefit

Two-in-one protection for you and your family.

Trustmark Universal Life is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. It can also help pay for the high costs of **long-term care services**. Your price **won't increase due to age**, and your policy builds cash value over time. You can choose a **benefit amount that works for you**, and you can use your cash benefit to pay for whatever you need most – like funeral costs, mortgage, tuition or any other bills.

Trustmark Universal Life/Trustmark Universal LifeEvents®

ULELTC



Trustmark Universal LifeEvents® Insurance with Long-Term Care Benefit

Two-in-one protection to fit your needs.

Trustmark Universal LifeEvents is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. It can also help pay for the high costs of **long-term care services**. Universal LifeEvents® gives you a **higher death benefit** during your working years and a long-term care benefit that never reduces. Your price **won't increase due to age**, and your policy builds cash value over time.

Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

ULULELTC



Trustmark Universal Life/LifeEvents® Insurance with Long-Term Care Benefit

Two options for two-in-one protection.

Trustmark Universal Life is **permanent life insurance**. In addition to providing a death benefit, it can help pay for **long-term care services**. The Universal LifeEvents® option gives you a **higher death benefit** during your working years for the same price, and a **higher long-term care benefit that never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

ULLTC_FL



Trustmark Universal Life Insurance with Accelerated Death Benefit for Long-Term Care Services

Two-in-one protection for you and your family.

Trustmark Universal Life is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. It can also help pay for the high costs of **long-term care services**. Your price **won't increase due to age**, and your policy builds cash value over time. You can choose a **benefit amount that works for you**, and you can use your cash benefit to pay for whatever you need most.

ULELTC_FL



Trustmark Universal LifeEvents® Insurance with Accelerated Death Benefit for Long-Term Care Services

Two-in-one protection to fit your needs.

Trustmark Universal LifeEvents is **permanent life insurance**. In addition to providing a death benefit, it can help pay for **long-term care services**. Universal LifeEvents® gives you a **higher death benefit** during your working years and an accelerated death benefit that **never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

Trustmark Universal Life/Trustmark Universal LifeEvents®

ULULELTC_FL



Trustmark Universal Life/LifeEvents® Insurance with Accelerated Death Benefit for Long-Term Care Services

Two options for two-in-one protection.

Trustmark Universal Life is **permanent life insurance**. It can also help pay for the high costs of **long-term care services**. The Universal LifeEvents® option gives you a **higher death benefit** during your working years, and a **higher accelerated death benefit that never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

ULLTC_MA



Trustmark Universal Life Insurance with Accelerated Death Benefit for Chronic Illness

Two-in-one protection for you and your family.

Trustmark Universal Life is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. It can also help pay for the high costs of **long-term care services**. Your price **won't increase due to age**, and your policy builds cash value over time. You can choose a **benefit amount that works for you**, and you can use your cash benefit to pay for whatever you need most.

ULELTC_MA



Trustmark Universal LifeEvents® Insurance with Accelerated Death Benefit for Chronic Illness

Two-in-one protection to fit your needs.

Trustmark Universal LifeEvents is **permanent life insurance**. In addition to providing a death benefit, it can help pay for **long-term care services**. Universal LifeEvents® gives you a higher death benefit during your working years and an accelerated death benefit that **never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

ULULELTC_MA



Trustmark Universal Life/LifeEvents® Insurance with Accelerated Death Benefit for Chronic Illness

Two options for two-in-one protection.

Trustmark Universal Life is **permanent life insurance**. It can also help pay for the high costs of **long-term care services**. The Universal LifeEvents® option gives you a **higher death benefit** during your working years, and a **higher accelerated death benefit that never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

Trustmark Universal Life/Trustmark Universal LifeEvents®

ULLTC_NY



Trustmark Universal Life Insurance with Convalescent Care Benefit

Two-in-one protection for you and your family.

Trustmark Universal Life is **permanent life insurance**. It helps protect your family from money issues if you or your spouse pass away. It can also help pay for the high costs of **convalescent care services**. Your price **won't increase due to age**, and your policy builds cash value over time. You can choose a **benefit amount that works for you**, and you can use your cash benefit to pay for whatever you need – for example, funeral costs, home payments, tuition, savings or any other bills.

ULELTC_NY



Trustmark Universal Life/LifeEvents® Insurance with Convalescent Care Benefit

Two options for two-in-one protection.

Trustmark Universal Life is **permanent life insurance**. It can also help pay for the high costs of **convalescent care services**. The Universal LifeEvents® option gives you a **higher death benefit** during your working years for the same price, and a **higher convalescent care benefit that never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

ULULELTC_NY



Trustmark Universal Life/LifeEvents® Insurance with Convalescent Care Benefit

Two options for two-in-one protection.

Trustmark Universal Life is **permanent life insurance**. It can also help pay for the high costs of **convalescent care services**. The Universal LifeEvents® option gives you a **higher death benefit** during your working years for the same price, and a **higher convalescent care benefit that never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

Trustmark Critical HealthEventsSM Insurance

CHECBOHLR



Trustmark Critical HealthEventsSM Insurance

Lifelong help for when a serious illness strikes.

A major illness can have **hidden costs**, even if you have health insurance. Trustmark Critical HealthEvents pays cash straight to you to help with those costs when you are diagnosed with **cancer, heart attack or stroke**. It may also pay benefits for earlier identification and earlier stages of illness. It also pays towards a routine **screening test** each year. You get your full benefits **no matter what your health insurance covers**. Your max benefit amount is **restored every year**, so your plan can keep you protected for your whole life.

CHECIOHLR



Trustmark Critical HealthEventsSM Insurance

Lifelong help for when a serious illness strikes.

A major illness can have **hidden costs**, even if you have health insurance. Trustmark Critical HealthEvents pays cash straight to you to help with those costs when you are diagnosed with a **heart attack or stroke**. It may also pay benefits for earlier identification of illness. It also pays towards a routine **screening test** each year. You get your full benefits **no matter what your health insurance covers**. Your max benefit amount is **restored every year**, so your plan can keep you protected for your whole life.

CHECBO



Trustmark Critical HealthEventsSM Insurance

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A major illness can have **hidden costs**, even if you have health insurance. Trustmark Critical HealthEvents pays cash straight to you to help with those costs when you are diagnosed with **cancer, heart attack or stroke**. It may also pay benefits for earlier identification of illness. That cash can help you maintain your health. You get your full benefits **no matter what your health insurance covers**. Your max benefit amount is **restored every year**, so your plan can keep you protected for your whole life.

CHECIO



Trustmark Critical HealthEventsSM Insurance

Lifelong help for when a serious illness strikes.

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Trustmark Critical Illness Insurance

CICBOHSR



Trustmark Critical Illness Insurance

A financial cushion when you need it most.

A major illness can have **hidden costs**, even if you have health insurance. Trustmark Critical Illness insurance pays cash straight to you when you are diagnosed with a **covered illness**, including covered cancers. Other covered illnesses may include heart attack, stroke, kidney failure, major organ transplant and more. It also pays towards a routine **screening test** each year. You get paid **no matter what your health insurance covers**, and you can use the money for whatever you need. This way, when you get really sick, you can **focus on your health** and worry less about your wallet.

CICIOHSR



Trustmark Critical Illness Insurance

A financial cushion when you need it most.

A major illness can have **hidden costs**, even if you have health insurance. Trustmark Critical Illness insurance pays cash straight to you when you are diagnosed with a **covered illness**. Covered illnesses may include heart attack, stroke, kidney failure, major organ transplant and more. It also pays towards a routine screening test each year. You get paid **no matter what your health insurance covers**, and you can use the money for whatever you need. This way, when you get really sick, you can **focus on your health** and worry less about your wallet.

CICBO



Trustmark Critical Illness Insurance

A financial cushion when you need it most.

A major illness can have **hidden costs**, even if you have health insurance. You may still have large out-of-pocket expenses. Trustmark Critical Illness insurance pays cash straight to you when you are diagnosed with a **covered illness**, including covered cancers. Other covered illnesses may include heart attack, stroke, kidney failure, major organ transplant and more. You get paid **no matter what your health insurance covers**, and you can use the money for whatever you need. This way, when you get really sick, you can **focus on your health** and worry less about your wallet.

CICIO



Trustmark Critical Illness Insurance

A financial cushion when you need it most.

A major illness can have **hidden costs**, even if you have health insurance. You may still have large out-of-pocket expenses. Trustmark Critical Illness insurance pays cash straight to you when you are diagnosed with a **covered illness**. You get paid **no matter what your health insurance covers**, and you can use the money for whatever you need. This way, when you get really sick, you can **focus on your health** and worry less about your wallet. Covered illnesses may include heart attack, stroke, kidney failure, major organ transplant and more.

Trustmark Accident Insurance

ACC24HSR



Trustmark Accident Insurance

Accidents happen – you can be prepared.

Accident insurance from Trustmark pays you to help with **the cost of covered accidents**, at work or outside of work. It can help with stuff like **medical co-pays and deductibles**, getting to and from the hospital, and your everyday expenses. It covers **accidental injuries** like broken bones, burns and concussions. It also covers **services** like using an ambulance, checking into a hospital and getting physical therapy. Benefits are paid in cash, and you can use them for whatever you need most. You can also get paid for certain **health screening tests**.

ACC24



Trustmark Accident Insurance

Accidents happen – you can be prepared.

Accident insurance from Trustmark pays you to help with **the cost of covered accidents**, at work or outside of work. It can help with stuff like **medical co-pays and deductibles**, getting to and from the hospital, and your everyday expenses. It covers **accidental injuries** like broken bones, burns and concussions. It also covers **services** like using an ambulance, checking into a hospital and getting physical therapy. Benefits are paid in cash, and you can use them for whatever you need most. This way you can **recover** with fewer worries about money.

ACCNOHSR



Trustmark Accident Insurance

Accidents happen – you can be prepared.

Accident insurance from Trustmark pays you to help with **the cost of covered off-the-job accidents**. It can help with stuff like **medical co-pays and deductibles**, getting to and from the hospital, and your everyday expenses. It covers **accidental injuries** like broken bones, burns and concussions. It also covers **services** like using an ambulance, checking into a hospital and getting physical therapy. Benefits are paid in cash, and you can use them for whatever you need most. You can also get paid for certain **health screening tests**.

ACCNO



Trustmark Accident Insurance

Accidents happen – you can be prepared.

Accident insurance from Trustmark pays you to help with **the cost of covered off-the-job accidents**. It can help with stuff like **medical co-pays and deductibles**, getting to and from the hospital, and your everyday expenses. It covers **accidental injuries** like broken bones, burns and concussions. It also covers **services** like using an ambulance, checking into a hospital and getting physical therapy. Benefits are paid in cash, and you can use them for whatever you need most. This way you can **recover** with fewer worries about money.

Trustmark Disability Insurance

DIPREG10



Trustmark Disability Income Insurance

Making sure you always have a paycheck.

What would happen if your income went away? You count on that money to **take care of yourself and your family**, and to live your life the way you want. Disability Income insurance **replaces part of your paycheck** when you can't work for a while because of a **covered off-the-job sickness or injury**. It also covers **pregnancy** 10 months after the effective date and **complications of pregnancy**. It pays **cash directly to you**. You can use the money to pay for all the things your paycheck usually does, while you focus on getting back on your feet.

DIPREG



Trustmark Disability Income Insurance

Making sure you always have a paycheck.

What would happen if your income went away? You count on that money to **take care of yourself and your family**, and to live your life the way you want. Disability Income insurance **replaces part of your paycheck** when you can't work for a while because of a **covered off-the-job sickness or injury**. It also covers **pregnancy and complications of pregnancy**. It pays **cash directly to you**. You can use the money to pay for all the things your paycheck usually does, while you focus on getting back on your feet.

Trustmark Paycheck Protect® Insurance

P2



Trustmark Paycheck Protect® Insurance

Making sure you always have a paycheck.

Your income is important so you can live and enjoy your life. But you might not have that income if something left you suddenly **unable to work**. What would happen then? Trustmark Paycheck Protect **replaces part of your paycheck** when you can't work for a while because of a covered condition, such as an **off-the-job sickness or injury**. It goes to work when you can't, and pays **cash directly to you**. You can use that money to pay for all the things your paycheck usually does, while you focus on getting back on your feet.

P2OTJ



Trustmark Paycheck Protect® Insurance

Making sure you always have a paycheck.

Your income is important so you can live and enjoy your life. But you might not have that income if something left you suddenly **unable to work**. What would happen then? Trustmark Paycheck Protect **replaces part of your paycheck** when you can't work for a while because of a covered condition, such as a **sickness or injury**. It goes to work when you can't, and pays **cash directly to you**. You can use that money to pay for all the things your paycheck usually does, while you focus on getting back on your feet.

Trustmark Hospital StayPaySM

HSP



Trustmark Hospital StayPaySM

Helps you cover unexpected hospital bills.

Hospital stays can be **really expensive**, and health insurance might not cover everything. You may have copays, deductibles and other surprise expenses. Trustmark Hospital StayPay helps take away the fear of what a hospital trip might cost. It's designed to **pair with your medical plan**; when you combine the two, you can be more confident in your protection. You can get **cash benefits for hospital stays** due to a covered sickness or accident, normal childbirth or mental wellness/addiction recovery. You also have flexibility to **adjust your benefit** as your needs change.

HSPNOPREG



Trustmark Hospital StayPaySM

Helps you cover unexpected hospital bills.

Hospital stays can be **really expensive**, and health insurance might not cover everything. You may have copays, deductibles and other surprise expenses. Trustmark Hospital StayPay helps take away the fear of what a hospital trip might cost. It's designed to **pair with your medical plan**; when you combine the two, you can be more confident in your protection. You can get **cash benefits for hospital stays** due to a covered sickness or accident or mental wellness/addiction recovery. You also have flexibility to **adjust your benefit** as your needs change.

Call to Action

CTA 1

[Call to Action Here]

CTA 2

[Call to Action Here]

Features

FEATDI

With all Trustmark plans:



Take your policy with you if you change jobs or retire.



Easy payments with **automatic payroll deduction**.



Apply for family members (except Disability Income.)



Benefits paid **in addition to any other insurance** you have.



Cash benefits to use however you like.

FEATP2

With all Trustmark plans:



Take your policy with you if you change jobs or retire.



Easy payments with **automatic payroll deduction**.



Apply for family members (except Trustmark Paycheck Protect.)



Benefits paid **in addition to any other insurance** you have.



Cash benefits to use however you like.

FEAT

With all Trustmark plans:



Take your policy with you if you change jobs or retire.



Easy payments with **automatic payroll deduction**.



Apply for family members.



Benefits paid **in addition to any other insurance** you have.



Cash benefits to use however you like.

FEATNOFAM

With all Trustmark plans:



Take your policy with you if you change jobs or retire.



Pay through **convenient payroll deduction**.



Benefits paid **in addition to any other insurance** you have.



Cash benefits to use however you like.

Trustmark UL/ULE vs. ULE Charts

ULULETCVIZ

Universal LifeEvents **offers more benefit for the same rate.** However, the death benefit reduces after age 70.

Universal Life	Death Benefit	Living Benefits
Before Age 70	\$31,016	\$31,016
After Age 70	\$31,016	\$31,016

Universal LifeEvents	Death Benefit	Living Benefits
Before Age 70	\$50,000	\$50,000
After Age 70	\$16,667	\$50,000

Benefit amounts shown are samples and not a guarantee.

ULETCVIZ

You get a **higher benefit for the same rate** with Universal LifeEvents than you would with a standard plan. It's more **affordable** because the death benefit reduces after age 70 (when you may need it less.) Your benefits to help with **long-term care never reduce.**





Universal LifeEvents	Death Benefit	Living Benefits
Before Age 70	\$50,000	\$50,000
After Age 70	\$16,667	\$50,000

Benefit amounts shown are samples and not a guarantee.

Trustmark Critical HealthEventsSM Payment Chart

CHEVIZ

Example of Critical HealthEventsSM payments

			
Year 1 (January 1st)	Year 1 (March)	Year 1 (September)	Year 2 (January 1st)
100% benefit available each and every year for any covered illness.	Early identification—10% benefit paid, 90% benefit remains.	Early stage diagnosis—50% benefit paid, 40% benefit remains.	Benefit well is restored. 100% benefit is again available for a new diagnosis.

Universal Life/LifeEvents® Max life insurance charts

BRR

Up to double your max life insurance benefit!
Example: \$50,000 policy

\$50,000	Collect 4% of your benefit amount per month for up to 25 months to help pay for long-term care services.
\$50,000	Plus, if you collect living benefits, your full death benefit is still available for beneficiaries.
\$100,000	Total max benefit!

BRREOB

Up to triple your max life insurance benefit!
Example: \$50,000 policy

\$50,000	Collect 4% of your benefit amount per month for up to 25 months to help pay for long-term care services.
\$50,000	Plus, if you collect living benefits, your full death benefit is still available for beneficiaries.
\$50,000	Plus, extend your benefits for long-term care services up to an extra 25 months.
\$150,000	Total max benefit!

EZValue Universal Life/LifeEvents®

EZV5ULLTC

The EZ Value option can automatically **increase your Universal Life benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 5 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, smoking status, benefits selected and interest rates.

EZV5ULELTC

The EZ Value option can automatically **increase your Universal LifeEvents® benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 5 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, smoking status, benefits selected and interest rates.

EZV5ULULELTC

The EZ Value option can automatically **increase your Universal Life/LifeEvents® benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 5 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, smoking status, benefits selected and interest rates.

EZV10ULLTC

The EZ Value option can automatically **increase your Universal Life benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 10 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, smoking status, benefits selected and interest rates.

EZValue EZValue Universal Life/LifeEvents® (cont.)

EZV10ULELTC

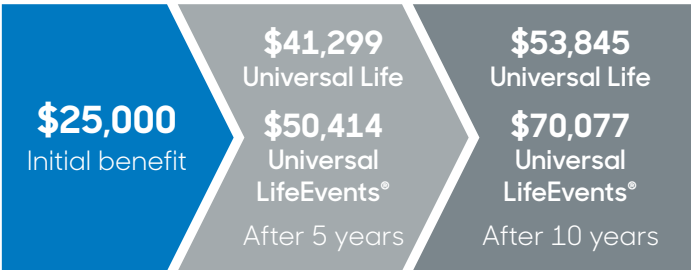
The EZ Value option can automatically **increase your Universal LifeEvents® benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 10 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, smoking status, benefits selected and interest rates.

EZV10ULULELTC

The EZ Value option can automatically **increase your Universal Life/LifeEvents® benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 10 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, smoking status, benefits selected and interest rates.

EZValue Critical Illness/Critical HealthEventsSM

EZVCHCBO

The EZ Value option can automatically **increase your Critical HealthEventsSM benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 5 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, tobacco status, benefits selected and interest rates.

EZVCHCBO

The EZ Value option can automatically **increase your Critical HealthEventsSM benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 5 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, tobacco status, benefits selected and interest rates.

EZVCICBO

The EZ Value option can **automatically increase your Critical Illness benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 5 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, tobacco status, benefits selected and interest rates.

EZVCICIO

The EZ Value option can automatically **increase your Critical Illness benefit amount** over time without any medical questions. **Example** of \$1 increase in weekly premium each year for 5 years:



Benefit amounts shown are samples and not a guarantee. Benefit values/ growth will vary by age, tobacco status, benefits selected and interest rates.

About Trustmark®



Trustmark®: 100+ Years of Service and Financial Strength

Trustmark was founded in 1913 by railroad employees who wanted to provide more security for injured or disabled coworkers. They formed an association called Brotherhood of All Railway Employees and for more than a century since, Trustmark has provided reliable insurance protection to workers and families across the nation. With a personalized, caring approach to insurance, Trustmark today remains committed to the same principles that inspired those founding workers: helping people increase their well-being and achieve peace of mind.

Generic Photos

Generic 1



Generic 2



Generic 3



Generic 4



Schools Photos

Schools 1



Schools 2



Schools 3



Schools 4



Healthcare Photos

Healthcare 1



Healthcare 2



Healthcare 3



Healthcare 4



Municipality Photos

Municipality 1



Municipality 2



Municipality 3



Municipality 4



Municipality Photos

Industry 1



Industry 2



Industry 3



Industry 4

