



# Trustmark Life + Care™ Insurance

Take charge of your tomorrow.

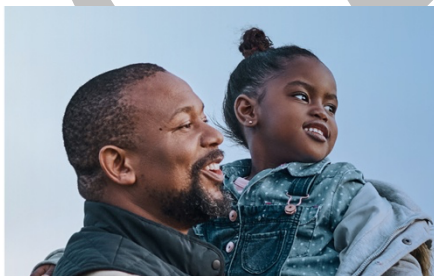


If ever there's a time you **can't care for yourself**, things may get difficult – and expensive. Finding caregiving can be a challenge, and care can cost **hundreds of dollars a day**.

It can happen at any age, to anyone: something goes wrong and you start needing **help with the basics of everyday life**, like eating, dressing or going to the bathroom. When that happens, Trustmark Life + Care™ pays **cash benefits** that can help you afford the comfort and quality of care that you deserve. Plus, it **doubles as life insurance**, with a death benefit payable to those who rely on you.

## Why Trustmark Life + Care?

1. Two-in-one coverage: get both **permanent life insurance** (death benefit) **and care benefits** for one affordable rate.
2. **Benefits can help with the cost of care** when the time comes, so you can avoid depleting your retirement savings or overburdening family members.
3. [Care benefits are paid to you when you receive caregiving services **from either a professional or a family member**.] [Benefits can help pay for **professional caregiving services**: home health care, assisted living, adult day care and more.]
4. Coverage is available to you on a **guaranteed issue** basis – **no medical questions** asked, and you can't be turned down – up to benefit amount limits.<sup>1</sup>
5. Guaranteed to last a lifetime: once you have coverage, your rate **doesn't increase as you get older**.



Life + Choice

+ Comfort

+ Confidence

+ Certainty

## Voluntary Benefits

**Trustmark**  
benefits beyond benefits

## How Care Benefits Work

Trustmark Life + Care pays benefits in cash, directly to you, when you **require help with at least two of six activities of daily living** (for example, eating, bathing or dressing) or have a **severe cognitive impairment** (such as Alzheimer's Disease) and receive caregiving services for more than 90 days.<sup>2</sup>

When you receive professional caregiving services, you can collect **4% of your benefit amount per month**, up to [two times] the face amount of your certificate. (Or you may elect a one-time lump sum of 20% of your face amount.)

Professional Caregiving benefits example for a \$100,000 certificate:

**\$4,000 per month** up to a **[\$100,000][\$200,000]** maximum

[Plus, with your Family Caregiving benefit, you can get benefits **when care is provided by a family member or friend** rather than by a professional! For family caregiving, collect **[2%][4%] of your benefit per month**, up to [two times] the face amount of your certificate. (Or you may elect a one-time lump sum of [10][20]% of your face amount.)

Family Caregiving benefits example for a \$100,000 certificate:

**[\$2,000][\$4,000] per month** up to a **[\$100,000][\$200,000]** maximum

You can even **switch between family caregiving and professional caregiving** and keep collecting benefits, up to the maximum of [twice] your certificate's face amount.

[Any care benefits paid proportionally reduce the life insurance death benefit. For example, for a \$100,000 certificate, if \$40,000 is paid in care benefits, the death benefit would be \$60,000.]

[Any care benefits paid proportionally reduce the death benefit, but 50% of the amount reduced is restored. This means that you **always have a death benefit** for your beneficiaries of at least 50% of the death benefit. This can increase the maximum value of your coverage:

Benefit type	Maximum Amount (\$100,000 certificate)
Care benefits	[\$100,000][\$200,000]
Death benefit [[before age 70 or 10 <sup>th</sup> anniversary]]	+ \$50,000
<b>Total maximum benefit</b>	<b>= [\$150,000][\$250,000]</b>

[Plus, care benefits paid **do not reduce the death benefit**, so a full death benefit is available to your beneficiaries even after you receive care benefits! This can dramatically increase the maximum value of your coverage:

Benefit type	Maximum Amount (\$100,000 certificate)
Care benefits	[\$100,000] [\$200,000]
Death benefit [[before age 70 or 10 <sup>th</sup> anniversary]]	+ \$100,000
<b>Total maximum benefit</b>	<b>= [\$200,000] [\$300,000]</b>

[Note: because your condition **does not have to be permanent** to receive benefits, the money you receive can help you recover your independence.]

## [Adjusting to Your Changing Needs]

During your working years, you are likely to need the **most life-insurance protection** for those who depend on you. And later in life, you are **more likely to need care benefits** to help **pay for caregiving services**.

Trustmark Life + Care features a unique benefits structure designed to both address these changing needs and keep your plan affordable. It provides you with the **highest benefits** at the times in your life when you **need them most**:

Age	Maximum Care Benefits	Death Benefit
Before age 70 (or 10 <sup>th</sup> anniversary)	[\$100,000] [\$200,000]	\$100,000
After age 70 (or 10 <sup>th</sup> anniversary)	[\$100,000] [\$200,000]	[\$33,333] [\$50,000]

The death benefit reduces to [one-third] [one-half] at age 70 or your 10th certificate anniversary, whichever is later. However, your **care benefits never reduce** and remain at the same high level into your later years.]

## Additional Plan Features

**Guaranteed Issue** – Apply for yourself with **no medical questions asked**, no exams, and no evidence of insurability required. You **can't be turned down** for coverage! (Applies up to benefit amount limits.)<sup>1</sup>

**[Accidental Death Benefit** – If you die due to an accident before age 70, the **death benefit is doubled** for your beneficiaries.]

**[Waiver of Premium** – **Waives your premium payments** if your doctor says you're totally disabled before age 70.]

[**Spouse Coverage** – Apply for **Trustmark Life + Care coverage for your spouse** (or domestic partner/civil union partner) as well as for yourself. Your spouse's plan will include the same features as yours. (Spouse coverage amount is capped at a portion of employee amount.)]

[**Spouse Term Rider** – Add **life-insurance coverage for your spouse** (or domestic partner/civil union partner) in addition to your combined life and care benefits. Coverage for your spouse is guaranteed issue.]

[**Child Term Rider** – Add **life-insurance coverage for all of your eligible children** and dependent grandchildren for a single rate. Coverage for your children is guaranteed issue.]

[**Interim Coverage** – Your Life + Care coverage **begins as soon as you apply**, as long as you meet eligibility requirements.]

**Terminal Illness Benefit** – **Advance up to 50%** of your death benefit if you're diagnosed with having less than 24 months to live.

**Options to Convert** – After you have had coverage for at least 10 years, you may elect to **pay no additional premiums** and **convert your plan** into either Extended Term or Reduced Paid-Up life insurance (death benefit only). Details will depend on your plan, age, benefit amount and how long you have had coverage.

**Portability** – Keep your coverage at the same rate and benefits if you change jobs or retire.

**You can manage your coverage or easily file online claims 24/7 at**  
**[TrustmarkVB.com!](http://TrustmarkVB.com!)**

Note: if you have previously elected Trustmark life insurance coverage, your existing policy may differ from what is described here.

This is a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG and applicable riders CTR 121 and STR.121. **This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event in the certificate. This certificate does not provide long-term care insurance and is not subject to long-term care insurance law. This certificate is also not a long-term care partnership policy or a Medicare supplement certificate. The accelerated death benefit will terminate with the certificate.** Benefits provided by this certificate are designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided by this certificate do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 69 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company. Trustmark Life + Care™ is a trademark of Trustmark Insurance Company.

<sup>1</sup>Maximum issue age for guaranteed issue is 70. Employees who have previously been offered this coverage may not be eligible for guaranteed issue. Refer to the sample-rate sheet or speak to an enroller for details. <sup>2</sup>Care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.

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