

You work hard for your retirement – and for those who count on you.

Make the choice to protect them with this new special benefit.



Permanent two-in-one coverage:

Long-term care benefits to secure your savings + life insurance to fulfill your responsibilities.

What might happen if you couldn't take care of yourself anymore? Professional care, like a home health aide or assisted living facility, can cost more than **\$50,000 a year.**¹ These costs could drain your retirement savings and burden your family if you aren't prepared.

[Local Union] members can now get protection with affordable Trustmark Universal LifeEvents[®] benefits:

- **Guaranteed issue** for members – no medical questions – **up to \$100,000** in coverage.²
- **Up to 50 months** of benefits payable for professional long-term care services.
- A **full death benefit** is available for beneficiaries, even if you collect LTC benefits.³
- Rates **never increase due to age**,⁴ and you can take your coverage with you for life.
- Apply for your spouse and children as well as yourself.

Up to 3x the policy value!

Example: **\$100,000** policy

	Benefit
4% per month, up to 25 months, for Long-Term Care (LTC) services	\$100,000
Extended LTC benefits for an additional 25 months	+ \$100,000
Full death benefit for beneficiaries ³	+ \$100,000
Maximum policy value!	= \$300,000



This benefit is only available
[Month XX – Month XX, 20XX!]

Talk one-on-one with
a benefits expert:
[(877) XXX-XXXX]

Or scan to
learn more and
schedule
an appointment:



Your policy will contain complete information. ¹Morningstar, "100 Must-Know Statistics About Long-Term Care: Pandemic Edition," 2020. ²May be available on a guaranteed issue basis (some exceptions may apply). ³Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary; issue age is 18-64. Employees age 65-75 may be eligible for alternate coverage; contact a benefits expert for details. ⁴Details on factors other than age that may change target premiums in the future, such as loans or interest rates, will be included with your policy and illustration, once issued.

[CO-BRAND LOGO HERE]

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benefits beyond benefits