Trustmark Life + Care® insurance

Take charge of tomorrow

Trustmark's newest hybrid life insurance product is uniquely designed to help employees finance their care needs. Combining permanent life insurance with either a 7702B qualified Long-Term Care[1] or Chronic Care benefit for caregiving services, and featuring guaranteed premiums and ultra-simple administration, Trustmark Life + Care is here to address the market's ever-growing need for affordable care solutions.

It's **Trustmark Life...**

+ Choice
Empower consumers to receive care on their terms. Provide an option to collect benefits for family caregiving as well as professional caregiving – a Trustmark first![2]

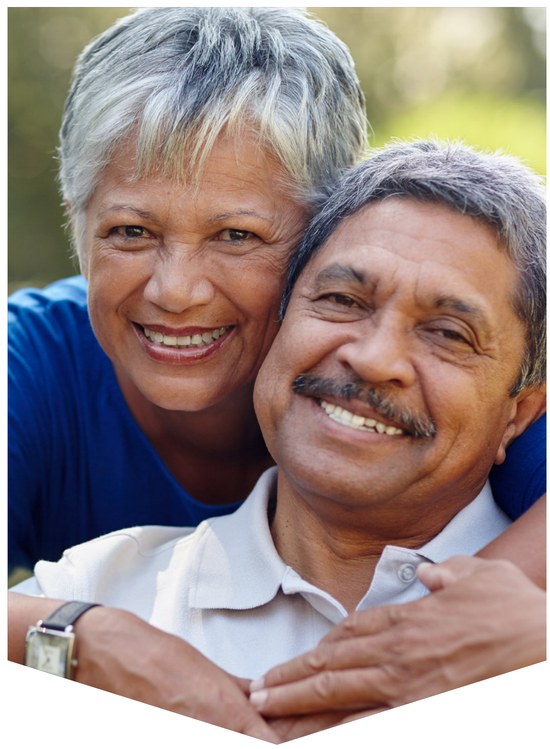
+ Compatibility
Permanent term life insurance design makes Trustmark Life + Care easy to administer on the benefit platforms of your choice and simple for employees to understand and utilize.

+ Certainty
Guaranteed rates, guaranteed benefits* and guaranteed issue! Consumer premiums are fixed at issue age and set to last a lifetime without increasing. Death benefits are assured even if care benefits are never collected.

It's **Trustmark Life + Care** - now available to quote and sell

Benefits for caregiving services

Trustmark Life + Care includes either a Long-Term Care or Chronic Care benefit that advances up to 100 percent of the death benefit to help pay for qualifying caregiving services. Both the Long-Term Care and Chronic Care benefits operate in largely the same fashion: we cover both professional and family care and can pay certificate holders as they move between the two. And if you choose our Chronic Care benefit there is no permanency requirement, unlike some other products in the market.



Professional Caregiving benefit

- Provides 4% of the benefit amount per month to help pay for professional caregiving services – such as home health care, adult day care or assisted living – up to a maximum of the face amount.

  Example for a $100,000 policy: $4,000 per month, up to $100,000 maximum.

  Alternatively, policyholders can receive a one-time lump-sum payment of 20% of the face amount. Lump-sum payment option available with Chronic Care benefit only.

Family Caregiving benefit

- Provides 2% of the benefit amount per month up to a maximum of the face amount when caregiving services are provided by a family member or friend.

  Example for a $100,000 policy: $2,000 per month, up to $100,000 maximum.

  Alternatively, policyholders can receive a one-time lump-sum payment of 10% of the face amount. Lump-sum payment option available with Chronic Care benefit only.

  Note: You can switch between receiving family caregiving and professional caregiving when both benefits are included. Both Professional and Family caregiving benefits are payable after 90 days of qualifying care has been received.

*Benefits are payable after 90 days of qualifying care has been received and the conditions for payment have been met.

Features to maximize value

Benefit Restoration

- Restores the death benefit each time Long-Term Care or Chronic Care benefits are paid, so that the full death benefit is available to beneficiaries.

Extension of Benefits

- Doubles the maximum amount of Long-Term Care or Chronic Care benefits available.*

  Example for a $100,000 policy: $4,000 per month (Professional) or $2,000 per month (Family), up to $200,000 maximum.

Combine Restoration and Extension: up to 3x the value!

Example: $100,000 certificate

	Maximum Benefit
Care benefits	$100,000
Extended care benefits	+ $100,000
Restored death benefit*	+ $100,000
Total maximum benefit	**$300,000**

Death benefit may be lower if death benefit reduction is built into the certificate.

Does this look familiar?

You may recognize many of these elements from Trustmark's Universal Life and Universal LifeEvents® products. We've made sure to carry over features we know you value, while adding new ones like Family Caregiving!

Provide more benefits when they are needed most

Death-benefit reduction options

Many employees are more likely to need a higher death benefit during their working years, when they have families and dependents who rely on them. And in their later years, they are more likely to need help paying for caregiving services. You can target these changing needs with optional death-benefit reduction:

- Choose to reduce the death benefit to either one-half (50%) or (33%) at the latter of age 70 or the 10th policy anniversary.
- Long-Term Care or Chronic Care benefits remain at the original face amount and never reduce.
- This allows employees to **afford a higher level of benefits** during the years they are likely to need them most.

Example: $100,000 certificate

AGE	MAXIMUM LONG-TERM CARE[1] BENEFITS	DEATH BENEFIT
Before age 70 (or 10th anniversary)	$100,000 ($200,000 with Extension)	$100,000
After age 70 (or 10th anniversary)	$100,000 ($200,000 with Extension)	$33,000 (33%) $50,000 (50%)

*Extension benefit terminates if the lump sum option is chosen for Chronic Care.

Additional features & benefit options[3]

Accidental Death Benefit

Doubles the benefit if death occurs by accident prior to age 70.

Waiver of premium

Waives all premiums when the primary insured is totally disabled per the certificate prior to age 70

Interim coverage

Coverage begins as soon as the employee completes their application, as long as they meet eligibility requirements.

Terminal illness benefit

Advances up to 50% of the death benefit when insured is diagnosed with less than 24 months to live.

Portability

Employee can keep their coverage, at the same rate and with the same benefits, if they change jobs or retire, or if the employer discontinues the policy.

Family coverage options

- Spouse coverage: offer the opportunity to apply for full coverage for the insured's spouse (coverage capped at a portion of employee amount).
- Spouse Term Rider & Child Term Rider: add guaranteed-issue life insurance (death benefit only) for spouse and/or all eligible children (through age 25).

Non-forfeiture options

After 10 years, employees may cease paying premiums and convert their coverage into either Extended Term or Reduced Paid-Up life insurance (death benefit only).

Eligibility

Issue ages

- Employees actively at work, age 18-75

  Note: issue age 71–75 only eligible for death benefit and base Long-Term Care or Chronic Care benefit (without Restoration or Extension).

Maximum face amount

- $200,000*

Guaranteed issue

- Employees age 18–70
- Up to benefit amount limits
- Available at initial enrollments and for new hires. (May be made available to non-participants at some re-enrollments.)

Modified guaranteed issue

- Three medical questions
- For benefit amounts above the GI amount
- All non-participants at re-enrollments (if GI is not offered)

[1] Availability may vary by state. The Long-Term Care Rider is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code. May be offered as Chronic Care.

[2] May only collect one benefit at a time. Professional caregiving benefits are always included in care benefits – family caregiving is optional

[3] In WI, certificates must have a value of at least $25K when the long-term care rider is included. See your Trustmark Representative for details.

*Maximum benefit amount available may vary by case.

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