

Choosing the right life insurance

A comparison of Trustmark's life insurance products

As options for caregiving coverage shrink, today's employees need a solution to protect themselves from the rising costs of care that they're increasingly likely to need. With Trustmark's life and care products, if care benefits aren't used, employees still have life insurance coverage, which means they're sure to see value from their policy. With our unique plans, you can find a solution that works for you.























Universal Life & Universal LifeEvents® vs. Trustmark Life + Care®

	Trustmark Universal LifeEvents® & Universal Life	Trustmark Life + Care®
Product Structure	Universal Life	Permanent life insurance to age 121
Rating Structure	Issue age, level premium	Issue age, level, guaranteed premium
System Compatibility	Available on Selerix or through Simplink	Available on most systems that handle issue age pricing
Care Benefits	<p>Long-Term Care</p> <ul style="list-style-type: none"> · 4% of the face value per month for professional care · Triggered by needing assistance with at least 2 activities of daily living or cognitive impairment · 90-day elimination period · Based off the face amount, so a built-in death benefit reduction does not impact LTC benefit 	<p>Long-Term Care¹ or Chronic Care</p> <ul style="list-style-type: none"> · Long-Term care benefits are offered as 7702B qualified Long-Term Care · 4% of the face value per month for professional care · 2% of the face value per month for family care · Can switch between receiving family caregiving and professional caregiving when both benefits are included² · Triggered by needing assistance with at least 2 activities of daily living or cognitive impairment · 90-day elimination period · Based off the face amount, so a built-in death benefit reduction does not impact care benefit · Lump-sum benefit available for professional caregiving (20% of certificate face amount) or family caregiving (10% of certificate face amount)³
When to offer?	<ul style="list-style-type: none"> · More flexibility is needed in terms of payments, loans, partial surrender · Underwriting is not an issue · Need higher benefit limits 	<ul style="list-style-type: none"> · System compatibility is an issue · Fully guaranteed benefits⁴ & premium are key · Family caregiving is desired · Need GI coverage for spouses and children
Maximum Benefit Amount	\$300,000	\$200,000 ⁵

¹ Availability may vary by state. This Rider is intended to be a qualified Long-Term Care insurance contract under Section 7702B(b) of the Internal Revenue Code. ² May only collect one benefit at a time. Professional caregiving benefits are always included in care benefits, family caregiving is optional. ³ Available on Chronic Care only. ⁴ Benefits are payable after 90 days of qualifying care has been received and the conditions for payment have been met. ⁵ Maximum benefit amount available may vary by case.


Innovative life and care solutions that check the boxes

Between Trustmark Life + Care® (TLC), Universal LifeEvents® and Universal Life, we can help you find the right product that best fits your client's needs. Let's take a look at how each product can check off your boxes.

Key feature	The benefits	Universal LifeEvents	Universal Life	TLC
Living benefits	<ul style="list-style-type: none"> Advances the death benefit to help pay for care expenses 	 Offered as Long-Term Care benefit	 Offered as Long-Term Care benefit	 Offered as 7702B qualified long-term care or chronic care benefit
Portability	<ul style="list-style-type: none"> Coverage is completely portable, regardless of job changes or retirement 			
Guaranteed benefits & premiums	<ul style="list-style-type: none"> Premiums and benefits* are fully guaranteed * Benefits are payable after conditions for eligibility have been met. 			
Options for family or professional care	<ul style="list-style-type: none"> Allows the insured to switch between family or professional care providers 			
Death benefit restoration option	<ul style="list-style-type: none"> Restores the death benefit used to pay for care 			
Death benefit reduction	<ul style="list-style-type: none"> Death benefit reduces while Long-Term Care benefits remain level during the years policyholders need it most 			 Can be offered as optional rider
Extension of benefits option	<ul style="list-style-type: none"> Provides up to double the care or Long-Term Care benefits 			
Simpler licensing	<ul style="list-style-type: none"> Chronic Care benefits that allow brokers without a Long-Term Care license to offer a care solution 			
Cash value	<ul style="list-style-type: none"> Policy accumulates cash value and earns interest that policyholders can access 			
Spouse and dependent coverage	<ul style="list-style-type: none"> Coverage for family members or eligible dependents 	 Modified guaranteed issue	 Modified guaranteed issue	 Guaranteed or Modified guaranteed Issue

Ready to offer your clients the life and care solution they need? Reach out to your Trustmark Voluntary Benefits sales representative today at TrustmarkVB.com.

Benefits, definitions, exclusions and limitations and form numbers may vary by state. The Trustmark Life + Care Chronic Care benefit is an acceleration of the death benefit and is not Long-Term Care insurance. 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. The Trustmark Life + Care Long-Term Care benefit is an acceleration of the death benefit and is intended to be qualified Long-Term Care insurance under Section 7702B(b) of the Internal Revenue Code. The Universal Life/LifeEvents Long-Term Care benefit is an acceleration of the death benefit and is not Long-Term Care insurance. Trustmark®, LifeEvents®, and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company. Products underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York. Rated A (Excellent) for financial strength by AM Best.

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 benefits beyond benefits

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