



Why universal life insurance?

Life insurance coverage provided through the workplace can play a significant role in protecting families.

Many employers offer a term life product for a period of time as a financial safety net to employees. Universal life coverage – a type of permanent life insurance – can complement that coverage with protection that lasts a lifetime.



1 It's the cornerstone of financial wellness

Life insurance is essential to all benefit portfolios, which is why 57 percent of private sector employers offer life insurance and 98 percent of employees enroll.¹ Employees are concerned about protecting their families in the event of a death and life insurance continues to be a main source of financial security.

2 It fits alongside employer-sponsored plans

Universal life insurance can perfectly complement an employer's existing life insurance offerings to ensure maximum coverage. And employees can select their benefit amounts to fit their current financial situation, making universal life insurance equally powerful as a stand-alone life insurance policy.

3 May include long-term care benefits to provide protection well beyond the norm

It is more difficult than ever for employers and employees to find affordable long-term care protection, especially as care costs continue to increase. Some policies combine the protection of long-term care benefits with universal life insurance, giving employees much-needed coverage that's difficult to find elsewhere.

The perks to offering life insurance as a voluntary benefit



Enhances your benefits package by giving employees the ability to tailor their benefit selections.



Promotes cost savings by offering benefits that come at no cost to employers.



Improve employee satisfaction linked to attracting and retaining talent with flexible benefits that meet employees daily needs.



Provides opportunities to spread awareness about corporate initiatives (e.g., HDHPs, dependent audit or 401(k) enrollment) alongside standard benefits education.



Coverage is portable – it gives your employees added financial security, even if they've retired or have found employment elsewhere in the future.

106 million American adults do not believe they have adequate life insurance coverage.²

¹Bureau of Labor Statistics. Employee Benefits in the United States. 2022.

²Insurance Barometer Study conducted by LIMRA and Life Happens 2022.



Why Trustmark's Universal Life insurance?

Universal LifeEvents® provides coverage that can adapt to life's ever-changing events. It's flexible. The death benefit, premiums and cash value can easily be adjusted as the financial needs of your employees change.

- Includes optional living benefits that can be used to address the growing need for long-term care
- LifeEvents pays a higher death benefit during working years when families need maximum protection
 - The death benefit reduces to one-third at age 70* (when financial needs are typically lower)
- Long-term care benefits never reduce (e.g., home healthcare and assisted living).
- Trustmark also offers a standard Universal Life product with level death and long-term care benefits

The Trustmark difference



Innovative solutions

Trustmark designs innovative voluntary benefit solutions to provide valuable insurance protection that can help fill gaps in coverage to provide employees with greater financial security. Our commitment to tailoring our solutions around the needs of our customers means we offer the best possible protection for our policyholders.



Exemplary service

We provide exemplary service to address the challenges that can come with offering and managing benefits. From employee communication, to billing, to benefits administration, our clients have come to expect responsive, trustworthy service to help simplify their benefits offering.



Trusted partner

With more than 110 years of success in the voluntary benefits industry, we know what it takes to deliver results. At Trustmark, our focus is on using that experience to establish a foundation of trust and develop long-lasting, deep relationships with our clients.

*Or at the beginning of the 15th policy year, whichever occurs last.

**You care.
We listen.**

**Ready to unlock the power of Trustmark
Universal Life insurance?** Visit us at
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