

Your guide to finding the right life insurance and long-term care solution

To provide your clients with the best life insurance and caregiving coverage you need to know your options and what questions to ask. Small differences can have big impacts for policyholders and this guide equips you with questions to consider when evaluating products in the life insurance and care market. For comparison, we'll outline how Trustmark's Life with Long-Term Care products operate in response to these critical questions.

Key product feature	Questions to consider in the market	Trustmark Universal Life & Universal LifeEvents®	Trustmark Life + Care®
Death benefit	<ul style="list-style-type: none"> Is the death benefit fully guaranteed for the life of the policy? Is the death benefit reduction an option? What does reduction look like? 	<ul style="list-style-type: none"> Death benefit guaranteed as long as the policy has cash value Conservatively designed for cash value to roughly equal the death benefit at age 100 under current assumptions Universal LifeEvents® - death benefit reduces by 2/3 at age 70 or beginning of the 15th policy year¹ 	<ul style="list-style-type: none"> Death benefit is guaranteed for the life of the policy Death benefit can stay level or reduce by 50% or 67% at age 70 or 10 years¹
Care benefits Long-Term Care² or Chronic Care	<ul style="list-style-type: none"> Do care benefits decrease along with the death benefit reductions? What kind of care is covered? Professional care? Family care? Is permanency required for Long-Term Care? 	<ul style="list-style-type: none"> Long-Term Care benefit is tied to the face amount, so the benefit doesn't reduce with a death benefit reduction Permanency not required Long-Term Care benefits available for professional caregiving only 	<ul style="list-style-type: none"> Long-Term Care benefits are offered as 7702B qualified Long-Term Care or Chronic Care benefits Chronic Care benefits guaranteed for the life of the policy Permanency not required Long-Term Care benefits are tied to the face amount and never reduce, even with a death benefit reduction Can switch between receiving family caregiving and professional caregiving when both benefits are included³
Premium	<ul style="list-style-type: none"> Will costs increase based on claims experience? Are premiums treated the same on both the Life and Long-Term Care benefits? <ul style="list-style-type: none"> Ex: Are both the Life and Long-Term Care benefit premiums guaranteed? 	<ul style="list-style-type: none"> Issue age, level premium Target premiums are level for the life of the policy 	<ul style="list-style-type: none"> Issue age, level, guaranteed premium Premiums are guaranteed for the life of the product and are payable to age 121

Your guide to life and care solutions | Continued

Key product feature	Questions to consider in the market	Trustmark Universal Life & Universal LifeEvents®	Trustmark Life + Care®
Benefit restoration	<ul style="list-style-type: none"> Does restoration immediately restore the death benefit? Does restoration fully restore the death benefit? <ul style="list-style-type: none"> Do you have to choose between the full value of your death benefit and your Long-Term Care benefits? 	<ul style="list-style-type: none"> Benefits are fully and instantly restored With restoration included, you have both a benefit for Long-Term Care and a death benefit 	<ul style="list-style-type: none"> Benefits are fully and instantly restored With restoration included, you have both a benefit for Long-Term Care and a death benefit
Policy flexibility	<ul style="list-style-type: none"> Is cash value available? Is there flexibility in premium payments? Does the client value stability or flexibility? 	<ul style="list-style-type: none"> Insured can miss a premium payment, take loans, partial surrenders and change their death benefit⁴ Trustmark can raise the cost of insurance, expense charges, policy fees, and lower credited interest rates 	<ul style="list-style-type: none"> All elements of the policy are guaranteed No flexibility for the insured or Trustmark to make changes
Extension of care benefits	<ul style="list-style-type: none"> How long can you extend the Long-Term Care benefits? Will reductions in death benefit impact the value of extension of benefits? 	<ul style="list-style-type: none"> Extension allows the insured to collect up to an additional 25 months of Long-Term Care benefits Benefit amount available is the full face amount of the policy 	<ul style="list-style-type: none"> Extension doubles the amount of money available for Long-Term Care or Chronic Care benefits Benefit amount available is the full face amount of the policy
Nonforfeiture benefit	<ul style="list-style-type: none"> Are there options for a reduced paid-up benefit or extended term benefit? 	<ul style="list-style-type: none"> Policy can be surrendered for any accrued cash value at any time 	<ul style="list-style-type: none"> Policy can be terminated at any time After 10-year vesting period, insured can choose either a reduced paid-up benefit or extended term benefit if terminated

¹Whichever occurs last ²Availability 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. ³May only collect one benefit at a time. Professional caregiving benefits are always included in care benefits, family caregiving is optional. ⁴Taking these actions lowers cash value

These important questions are crucial for delivering the best solutions to your clients. Contact your Trustmark Voluntary Benefits sales representative to find the best fit.



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.

400 Field Drive
Lake Forest, IL 60045
TrustmarkVB.com