

Take charge of tomorrow with Trustmark Life + Care[®]

Trustmark Life + Care is a permanent term life insurance solution that delivers a much-needed answer to employees' need for care benefits. With simple administration, guaranteed premiums and the flexibility to receive care on employees' terms – it's time to take charge of tomorrow.

The value adds up

Life + Care

+ Compatibility

- Trustmark Life + Care is built to be compatible with the benefit administration systems you want to use
- No long-term care licensing required

+ Choice

- Flexibility to choose who provides care, for how long, and how benefits are received with the ability to switch between professional & family caregiving
- **Family care benefit** addresses rise in familial caregiving, with 2% monthly benefit or 10% lump sum
- **Professional care benefit** offers 4% monthly benefit or 20% lump sum

+ Certainty

- **Guaranteed benefits, guaranteed premiums** and portable coverage offer certainty to you, your clients and employees

+ Customization

Options for:

- **Death benefit reduction** – 50% or 67% reduction at age 70 to fit employee needs and control costs
- **Death benefit restoration** – Restores the benefit that is reduced to pay for care
- **Extension of benefits** – Doubles the care benefits for professional and/or family caregiving

Care that matches employee needs

Take this scenario:

Sarah had a car accident that left her needing care. She had a home health aide for 6 months, then her spouse was able to help provide care for an additional 6 months while she finished recovering. With Trustmark Life + Care, Sarah can receive benefits for both professional and family caregiving – a feature not typically available with other carriers.



*Care benefits have a 90-day elimination period.

Why is this the time for a life + care product?

The gap is widening between the need for care and the resources that are available. Employers and their employees are at risk and they're taking notice:



66%

66% are worried that they'll become a burden to their family as they age¹



70%

70% would prefer to be taken care of by a family member¹



8%

Only 8% have discussed a future care plan with their financial advisor¹

¹Insurance News Net, February 2022.

The need for a life insurance product that provides flexibility and rich care benefits has never been greater. Stay ahead of the curve – start providing a solution for your clients today with Trustmark Life + Care.



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