

Trustmark's Universal Life Insurance

Solving the long-term care issue

Trustmark's Universal Life is an industry-leading hybrid solution that combines permanent life insurance with protection against the **growing costs of long-term care (LTC)**. At a time when many employers and employees are looking for a long-term care solution Trustmark provides stability that other plans struggle to match:

What makes Trustmark's Universal Life Insurance unique?

With the Benefit Restoration rider, Trustmark Universal Life will instantly and continuously restore the **entire death benefit** that is advanced to pay for LTC coverage. Not 25% restoration. Not 50% – but **100% restoration**.

HOW DOES IT WORK?

LTC BENEFITS

Pays 4% of the death benefit per month for care received in the home or in a facility for up to 25 months.

BENEFIT RESTORATION

Restores the benefit that is reduced to pay for LTC – effectively doubling the maximum value of a policy. And that value can be as much as tripled with the Extension of Benefits rider!

EXTENSION OF BENEFITS

Extends the LTC benefit for up to an additional 25 months (50 months total).

EXAMPLE:

\$100,000
Universal Life
policy with LTC

Universal Life
Benefit
\$100,000



LTC Benefit
\$100,000



Extension of
Benefits
\$100,000



**Total Maximum
Benefit
\$300,000**

Long-term care coverage for temporary needs as well.

Some hybrid plans offer "**chronic condition**" riders, which may only pay benefits if a condition requiring care is permanent. But Trustmark Universal Life's **Long-Term Care rider will still pay if a condition is temporary**.

Employees may need Long-Term Care after an accident or major illness even if an eventual full recovery is expected. Our Universal Life helps to fulfill this demand!*

*Benefits are subject to the policy terms and requirements.

Voluntary Benefits



A solution that employers and employees will value

It is more difficult than ever for employers and employees to find affordable long-term care protection, especially as the costs of care continue to increase. **Trustmark Universal Life answers this need with a level of protection you won't find elsewhere.**

Combining two benefits – life and LTC – with permanency and portability creates a product that employees can feel confident they will eventually utilize. And employers can stand out in talent attraction and retention by offering an affordable, valuable LTC solution as part of their benefits suite.

Protection that fits the duration and cost of LTC

Trustmark's LTC solution is designed to address both the expense and "long-term" part of LTC:

- With Extension of Benefits, Trustmark Universal Life can offer LTC **benefits for up to four years**
- The EZ Value future purchase option helps employees automatically grow their benefit over time as their needs and means increase
- Trustmark also offers our unique Universal LifeEvents® product, which can provide a higher LTC benefit for the same premium

5.8 Million People

In 2020, an estimated 5.8 million people used paid long-term services and supports delivered in home.¹

3 years

is the average duration of LTC services.²



\$4,500

The cost of LTC can be expensive – upwards of **\$4,500 per month** for assisted living and is increasing 4.4% a year on average.³

Why wait when you can act now?

Contact a Trustmark representative to learn how we're solving the issue of Long-Term Care.



¹10 Things About Long-Term Services and Supports. KFF. 2022. ² LongTermCare.gov. 2020. ³ Genworth Cost of Care Trends & Insights. 2022.

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