





## Voluntary benefits can be helpful financial planning tools.

Your financial well-being is not just about building wealth. It's about making smart financial choices. Trustmark voluntary benefits can help. You can use Trustmark voluntary benefits as planning tools to help you make educated choices for your financial future.



## Life insurance is a good thing.

Life insurance is a core component of most families' financial plans. It helps provide financial protection for your family which can help them achieve specific financial objectives if something happens to you. Trustmark Universal LifeEvents® is permanent life insurance that matches your needs throughout your lifetime. It pays a higher death benefit during your working years when expenses are high and you need maximum protection. Then, at age 70 when your financial needs are lower, your death benefit reduces to one-third the value.<sup>1</sup>



## Long-term care isn't just for old people.

An injury or illness can trigger the need for long-term care services for anyone at any time. LifeEvents offers a combination of permanent life insurance plus Living Benefits for long-term care, so you're covered for both in one affordable and portable plan. Living benefits are benefits you can use during your lifetime to help cover nursing home and/or assisted living expenses if you are ever unable to care for yourself. Having these benefits can help protect your savings and other assets. Living benefits include:

- **Long-Term Care Benefit (LTC)<sup>2</sup>** – Pays 4% of your death benefit for up to 25 months to help pay for home healthcare, assisted living, nursing home care and adult day care.
- **Benefit Restoration** – Restores the death benefit that is reduced to pay for living benefits so your beneficiaries receive the full death benefit when they need it most.
- **Terminal Illness Benefit** – Accelerates up to 75% of your death benefit if your doctor determines that your life expectancy is 24 months or less.



## Life-threatening diseases can be expensive to live with.

Trustmark Critical Illness insurance can help you manage the financial burden associated with the costs of your care before, during and after treatment. It pays a lump-sum cash payment upon the first diagnosis of a covered critical illness or condition. You can use the money any way you want and it pays before most high-deductible health plan benefits begin.

**Covered conditions include:** Invasive cancer, Heart attack, Stroke, Renal (kidney) failure, Blindness, ALS (Lou Gehrig's disease), Major organ transplant, Paralysis of at least two limbs, Coronary artery bypass surgery (25% benefit), Carcinoma in situ (25% benefit)

**Pre-existing Condition Limitation.** Generally, no benefit will be paid for any condition caused by or resulting from a pre-existing condition, which begins in the first 12 months after the coverage effective date. A pre-existing condition is a sickness or injury for which medical care, diagnosis or advice was received or recommended, or the existence of symptoms which would have caused an ordinarily prudent person to seek medical care, treatment, diagnosis or advice during the 12 months immediately prior to the coverage effective date. Routine follow up care to determine whether a breast cancer has recurred in a person who has been previously determined to be free of breast cancer does not constitute a Pre-Existing Condition unless evidence of breast cancer is found during or as a result of the follow up care.

**LifeEvents:** <sup>1</sup> After age 70 or policy year 15, the death benefit amount reduces to one-third. <sup>2</sup> The LTC benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. There is a 90-day elimination period before the benefit can be paid and you must meet the Conditions of Eligibility for Benefits to receive benefits. Any LTC payments will reduce the death benefit amount. Please consult Plan GUL.205/IUL.205, HH/LTC.205, BRR.205 and other optional riders for exact terms and provisions.



## Preventive screenings save lives and care costs.

Screenings help identify and track health issues in early stages, improving chances of survival and reducing care costs. The health screening benefit built in to Trustmark Critical Illness insurance identifies and reduces health risks by paying for preventive tests and/or immunizations, making it easier for you and your covered family members to stay healthy. The benefit pays the cost of one screening test (after a 60-day waiting period) per calendar year up to \$100. Plus, it's paid directly to you, regardless of any other coverage you have.



## Accidents happen when you least expect them.

Sometimes life takes a tumble. Trustmark Accident insurance helps pay for healthcare expenses that result from unexpected accidents. Benefits for initial care, injuries and follow-up care are paid directly to you and can be used any way you and your family choose. In short, Trustmark Accident insurance helps take care of medical bills, so you can take care of each other.



## Wellness checkups aren't just for kids.

The Accident wellness benefit helps you and your family stay well by paying a benefit for routine physicals, immunizations and health screening tests. It pays \$50 for up to two visits per person per year.



## It goes where you go.

Take your coverage with you and pay the same premium if you change jobs or retire. And if you opt for the EZ Value Plan, you can automatically increase your benefit amount every year for up to 10 years\*.

**Critical Illness:** Please consult Plan CACI-82001, and other optional riders for exact terms and provisions.  
**Accident:** Please consult Plan A-906 and other optional riders for exact terms and provisions.  
\* Five years for Critical Illness insurance. Please consult policy for complete details.



## What could be more convenient?

With convenient payroll deduction, there are no checks or stamps required. A direct bill option is available when you change jobs or retire.



## Benefit counselors are here to help.

A little learning can keep you on the path to well-being. Let's get started:

- Read more about Trustmark Universal LifeEvents, Critical Illness and Accident products in your Apple benefit book.
- Meet with a benefit counselor for expert advice, personalized quotes and help with the enrollment application.
- Be on your way to achieving financial well-being. It's that simple.

