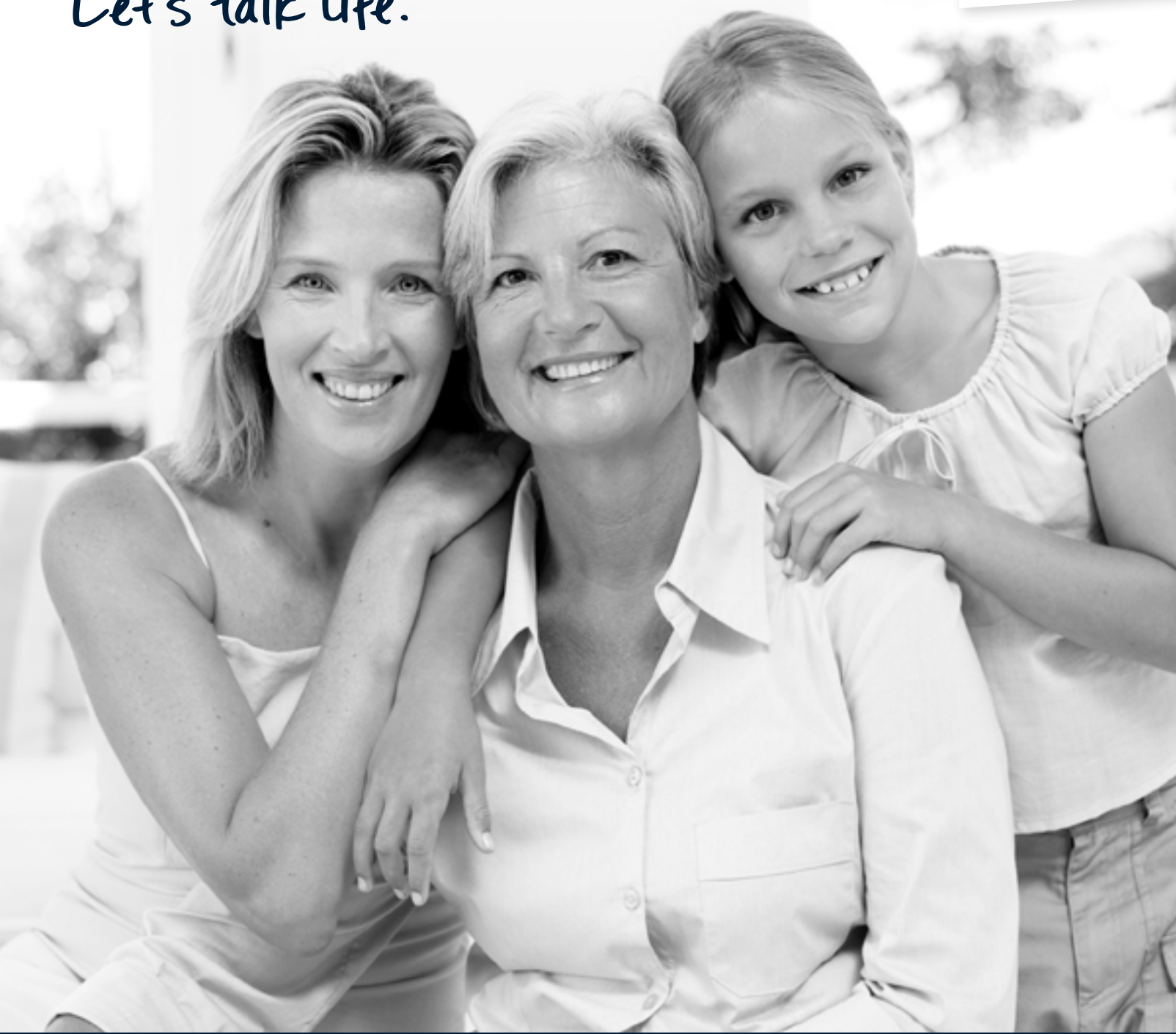




Let's talk life.®



Life Insurance with Long-Term Care
A Comprehensive Solution

Trustmark
Voluntary Benefit Solutions®
PERSONAL. FLEXIBLE. TRUSTED.

100
1913 - 2013
Years
of *Trust*

Long-Term Care What now?

"Since 2007, 10 of the top 20 insurers by sales have left the long-term care insurance market."¹

As more and more carriers continue to leave the long-term care (LTC) insurance market, an increasing number of employers are left searching for ways to fill the void. With improvements in medicine, the duration and frequency of LTC is increasing, leaving fewer and fewer providers

Wall Street Journal, Nov., 2010
**MetLife Steps Back
From Long-Term
Care Market**

Genworth Financial, Jan., 2013
**Genworth Announces
Suspension of Multi- Life
and Long Term Care
Business Solutions
Programs**

Insurancenewsnet.com, March, 2012
**Prudential Financial
latest U.S. Life
Insurer to Exit
Individual
Long-Term Care**

that are able to provide LTC benefits. And, while access to LTC insurance becomes increasingly difficult, employers and employees remain in need of options for LTC.

¹"Long-Term Care: What now?" Wall Street Journal, March 2012

Why LTC insurance remains important²

- 70% of people over age 65 will eventually need LTC
- 40% of people currently receiving LTC are adults 18 to 64 years old
- Care can cost \$200 to \$300 or more a day
- About 75% of single people and 50% of all couples spend their entire savings within one year of entering a nursing home

Employees in Need

With a shrinking marketplace, employees need options to build LTC into their benefits plan. The need for LTC remains for employees of all ages. In fact, 24% of claimants for Trustmark's LTC benefits are under 45 years of age.

The Trustmark Solution for LTC

Trustmark's Universal Life insurance combines the benefits of life insurance with living benefits which can be utilized for long-term care, home healthcare, adult day care or assisted living. For employees, protecting their families' future with end of life benefits is a common occurrence. Adding to these concerns is the likelihood that they will need LTC. Our life insurance with living

benefits provides an answer to both of those worries.

Employees may be hesitant to buy LTC insurance because of the cost or fear of not utilizing the benefits, but this product does not create a "use it or lose it" situation. Regardless of whether the benefit left is from LTC or life, the beneficiary will still receive payout.

²U.S. Department of Health and Human Services website, 2011

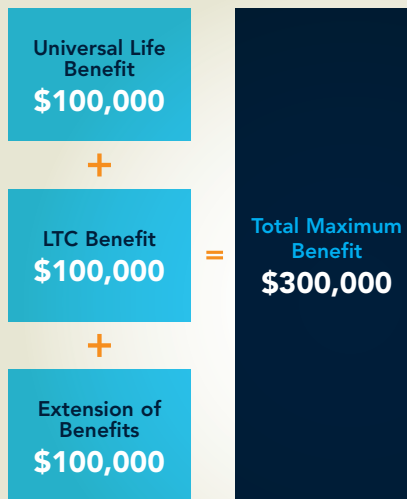


How does it work?

Example: \$100,000 Universal Life policy with LTC

LTC Benefits – Pays 4% of the death benefit for up to 25 months and can be extended for an additional 25 months with Extension of Benefits.

Benefit Restoration – Restores the benefit that is reduced to pay for LTC, so families receive full death benefits when they need it most.



Triggers to LTC

LTC benefits are triggered when assistance is required for any two of six activities of daily living, for example, eating and dressing. LTC benefits will also trigger for cognitive impairment such as Alzheimer's or other cognitive or nervous diseases.



Are they prepared to be the caregiver?

Providing care can be stressful. Caregivers report having one or more chronic conditions, such as high blood pressure, at nearly twice the rate of all Americans. Of those who say their health has worsened, 91% report depression.

"Becoming 'parent of your parent' an emotionally wrenching process," USA Today, 2008

Great benefits:

- **Long-term care** – Provides 25 months of benefits for home healthcare, assisted living, adult day care and nursing home care
- **Extension of LTC** – Extends LTC benefit an additional 25 months
- **Benefit restoration** – Restores the benefit paid out by LTC and extension of LTC
- **Family coverage** – Coverage is available for employees, spouses, children and grandchildren
- **Direct payment** - Benefits paid directly to the policyholder enabling choices in care

Great features:

- **Portability** – Coverage is completely portable, regardless of job changes or retirement
- **Streamlined Underwriting** - Simple and efficient underwriting process
- **Target premiums** – Designed to carry the policy to maturity (age 100)
- **EZ Value option** – Automatically increases benefits to keep pace with an employee's growing needs, without additional underwriting
- **Terminal Illness Benefit** - Accelerates up to 75% of the death benefit if a doctor determines the policyholder's life expectancy is 24 months or less



Protection that fits

Research shows that the average length of LTC services in the U.S. is three years.⁴ Our Universal Life with long-term care rider, provides protection well beyond the norm.

Utilizing the extension of LTC benefit, Universal Life can provide more than four years of LTC protection. More than one-third of policies sold in the market restrict any increase in benefits.⁵ But, with Trustmark, employees are protected not just for the possibility of LTC that lasts a year or two, they have the comfort of knowing they can extend their benefits if necessary.

⁴U.S. Department of Health and Human Services website 2013

⁵ "2012 Analysis Of Worksite LTC Insurance" Broker World Magazine, August 2012

Trustmark's solution for LTC was designed to protect employees today, tomorrow and beyond.



Learn more about Universal Life and how it can be a cost effective solution to help fill the void for LTC in your clients' benefit plan.

Contact your Trustmark regional sales director today or visit www.trustmarksolutions.com.

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400 Field Drive • Lake Forest, IL 60045
trustmarksolutions.com

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