Only available for issue-age 65+

Trustmark Universal Life Insurance with Accelerated Death Benefit for Long-Term Care Services

Two important coverages in one to help protect you for life.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. **Universal Life can help**.

Whether you are married, a parent or single and starting out, Universal Life **helps take care** of the people important to you if tragedy happens. You can choose a plan and benefit amount that provides the **right protection for you**.

Universal Life insurance can mean those left behind can still pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

Universal Life sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with accelerated death benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	$25,000 Universal Life policy
65	$25.22 - $46.09
67	$28.41 - $47.44
70	$34.58 - $59.30

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: your rate is "locked in" at your age at purchase!
Once you have a policy, your rate will never increase due to age.

Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life includes **an accelerated death** benefit* that can help pay for these services at any age.

Here's how it works:

4% You can **collect 4% of your Universal Life death benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x **PLUS:** if you collect an accelerated death benefit, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

The Accelerated Death Benefit begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Your policy will contain complete details.

**Policies with issue age 71+ do not include Accelerated Death Benefit for LTC services*

Universal Life is **flexible permanent** life insurance designed to last a lifetime.

The younger you are when you enroll, the **more benefit** you receive for the same premium.

No medical exams or blood work – just answer a few simple questions.

See reverse side for more information on Universal Life insurance from Trustmark Insurance Company.

What would happen if you weren't around?

4 in 10 households without life insurance would have immediate trouble paying living expenses if they were to lose their primary wage earner.[1]

40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?[2]

56% of Americans have less than $10,000 saved for retirement – **1 in 3** have $0 saved. Wouldn't it be nice to have some protection?[3]

What can Universal Life benefits help pay for?

- Funeral and burial costs
- Rent or mortgage payments
- Tuition and loans
- Credit card bills
- Medical expenses
- Retirement savings

Benefit for terminal illness

- **Use part of your death benefit** to help manage costs if you're diagnosed with a terminal illness.

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.

More flexible features

- **Buy term life insurance for your children.** They can later simply convert this rider to a permanent Universal Life policy.

Plus: grow your benefit with EZ Value

The EZ Value option can automatically **increase your benefit amount over time** – without any medical questions.

Example: $1 increase in weekly premium each year for 10 years.

	Initial benefit	After 5 years	After 10 years
Universal Life	**$25,000**	**$41,299**	**$53,845**

Example is for age 40, employee only, non-smoker coverage with accelerated death benefit and no additional features. Actual values will vary by age, smoking status, benefits selected and interest rates

You care. We listen.

[1]2017 Insurance Barometer Study LIMRA/Life Happens, http://theasagroup.com/wp-content/uploads/2017-Insurance-Barometer_FINAL.pdf. [2]nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. [3]gobankingrates.com/retirement/1-3-americans-0-saved-retirement. [5]An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A++ to D).

This is a brief description of benefits under GUL.205, HH/LTC.205 FL, BRR.205 FL, ABR.205, ADB.205/G IL, CT.205/G and WP.205/G IL. This policy guarantees against lapsing for 10 years as long as planned premiums are paid. If you make changes during this period, or pay only the minimum amount, your cash value may not accumulate, or your death benefit may reduce. If there is negative cash value at the end of your no-lapse period, you must make up the premium to establish positive cash value. You may need to pay more premium to maintain your policy than the rate you paid to keep the no-lapse guarantee, or coverage may end before age 100. An illustration will be delivered with your policy. For costs and coverage detail, including exclusions, reductions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/UL/ (A112-2216-UL). This form is not complete without the insert "Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider – Florida Residents." Trustmark® is a registered trademark of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company

Rated A (Excellent) for financial strength by AM Best.[5]

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