Trustmark
Voluntary Benefit Solutions

Without you, will they be able to keep your home?

When someone dies, family income may be significantly reduced.

Keeping up with expenses may be a challenge.

How will your children's lives change?

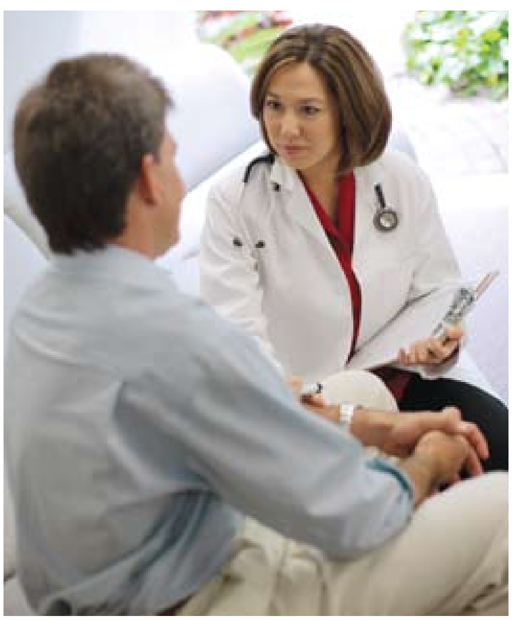
Young children need love and care. Teenagers have college dreams. Growing up happy comes with a healthy price tag.

Without you, how will you keep their dreams alive?

If you need Long Term Care, will choice be important to you?

You deserve the peace of mind that comes from knowing you can choose among home healthcare, assisted living, adult day care and nursing care.

Long Term Care expenses can add up quickly.



If they need you...

Will their dreams die if you do?

You love your family and want what's best for them. Without you or your spouse there could be a devastating impact on your family's financial security.[1] If your income disappeared, how long would it take before your loved ones faced financial hardship?

Could life insurance help?

Would your savings help pay for your home? What about college?

Most American families don't have enough savings.[2] In fact, we spend more than we earn. If your household income decreased due to death, would your family's lifestyle be at risk?

Would $50,000 help?

Will funeral expenses add to your grief?

Many families aren't prepared for the death of a loved one — especially a child. If the unthinkable happened, could you afford a burial?

Would $5,000 help?

Will your Long Term Care options be limited?

Long Term Care services can be very expensive. Peace of mind comes from knowing that you can choose among Long Term Care options without having to worry about causing a financial or emotional burden on your family.

Would $2,000 a month help?

...you need life insurance.

Let's Face It

Few families are financially prepared for premature death or needing Long Term Care. Yet it happens every day – often without warning.

What Can Help?

Trustmark Universal LifeEvents® is permanent life insurance that is designed to match 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.[3]

However, your Living Benefits for Long Term Care (LTC) never reduce. That means you'll have maximum protection during retirement when you are more likely to need it. Living Benefits help supplement the cost of home healthcare, assisted living, adult day care and nursing home care.

Permanent Life Insurance

With Universal LifeEvents, your coverage is fully portable so you can take it with you if you change jobs, retire, or become disabled.

LifeEvents in Action

(Example: 35-year-old, $8/week premium)

	LifeEvents	Traditional UL
Face Amount	$75,881	$51,387
Before Age 70		
Death Benefit	**$75,881**	**$51,387**
LTC Benefit	$75,881	$51,387
Age 70+		
LTC Benefit	**$75,881**	**$51,387**
Death Benefit 1/3 of face	$25,294	$51,387

For the same premium, LifeEvents gives you a higher death benefit during working years compared to traditional Universal Life insurance.

How Does Universal LifeEvents With Living Benefits For LTC Work?

Example: $100,000 Death Benefit

Universal Life is flexible. You can adjust the death benefit, cash value and premiums as your financial needs change.

	Maximum Benefit Amount Before Age 70	Maximum Benefit Amount Age 70+
Long Term Care Benefit (LTC) Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.	$100,000	$100,000
Benefit Restoration Restores the death benefit that is reduced to pay for LTC.	$100,000	$33,000
Extension of LTC Extends LTC benefit an additional 25 months.	$100,000	$100,000
Total Maximum Benefit ***Living Benefits can triple the value of your life insurance.***	***$300,000***	***$233,000***

What Other Benefits Are Available?

- Accidental Death – Doubles your death benefit if death occurs by accident
- Waiver of Premium – Waives your premiums if you become totally disabled
- Children's Term – Covers children, from newborn to 23 years old
- Terminal Illness Benefit – Advances up to 75% of your death benefit if your doctor determines that your life expectancy is 24 months or less
- EZ Value – Guaranteed automatic increases to Death Benefit and all Living Benefits

[1] Financial Impact of Premature Death, LIMRA International, 2003. [2] U.S. Department of Commerce, 2007. [3] If you enroll at or after age 57, your higher death benefit will continue for 14 years before it reduces.

How does **Universal LifeEvents®** insurance help?

If you're like most people, family is your number one priority. Imagine how you would feel if something happened to you and they weren't protected. With Universal LifeEvents, you'll feel confident knowing the promises you made are the promises you'll keep – even when you can't be there to see them through.

Additional Benefits

(Check Your Benefits)

Comprehensive Living Benefits

- ❑ **Long Term Care Benefit (LTC)** – Pays 4% of your death benefit for up to 25 months for home healthcare, assisted living, nursing home care and adult day care. Payments reduce the death benefit.
- ❑ **Benefit Restoration** – Restores your death benefit that is reduced to pay for living benefits.
- ❑ **Extension of LTC Benefits** – Extends your LTC benefit for up to 25 additional months.

❑ **EZ Value** – Raises your coverage automatically without additional underwriting.

❑ **Accidental Death Benefit** – Doubles your death benefit if death occurs by accident.

❑ **Waiver of Premium** – Waives your premiums if you become totally disabled.

❑ **Children's Term** – Covers all your children, newborn to 23 years old, and is convertible to Universal Life Insurance without evidence of insurability.

Built-in Features

☑ **Permanent Life Insurance** – Pays a death benefit to secure your family's future. It doesn't terminate with age.

☑ **LifeEvents** – Matches your insurance needs throughout your lifetime.

☑ **Complete Portability** – Take your policy with you. It's yours to keep even if you change jobs or retire.

☑ **Terminal Illness Benefit** – Advances up to 75% of your death benefit if your doctor determines your life expectancy is 24 months or less.

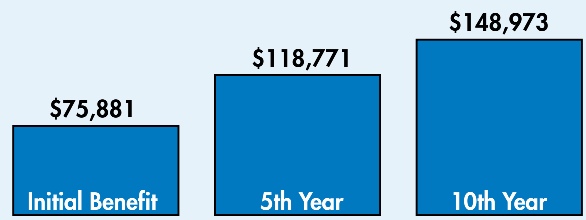
☑ **Family Coverage** – Available to protect your spouse, children and grandchildren – even if you choose not to participate.

☑ **Convenient Payroll Deduction** – No bills to watch for and no checks to mail.

EZ Value Option

EZ Value automatically increases your benefits to keep pace with your increasing needs – without additional underwriting. Your death benefit increases each year by the amount of insurance an additional $1 or $2 weekly premium would buy.

Death Benefit Growth



Example: Guaranteed benefit increases with $1 increase in weekly premium per year for 10 years.

Actual values will vary by age, smoking, benefits selected and current interest rate.

Universal LifeEvents Benefits Summary

Name: ____

UL Coverage	Death Benefit	Premium /
Employee	$	$
Spouse	$	$

TOTAL PAYROLL DEDUCTION

IMSA

INSURANCE MARKETPLACE STANDARDS ASSOCIATION

Committed to honesty, integrity and ethics

Trustmark

Voluntary Benefit Solutions®

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best
Rated A- (STRONG) Fitch

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