



What would their lives be like 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?

Life insurance is a promise to your family to help protect their future. Trustmark's Universal Life insurance is permanent life insurance that provides a death benefit for your family if something happens to you or your spouse. The death benefit can be used any way you or your family sees fit.

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

Living Benefits

Universal Life does more than pay a death benefit to your beneficiaries. It provides Living Benefits for Long Term Care (LTC) that you can use during your lifetime. Living Benefits supplement the cost of home healthcare, assisted living, adult day care and nursing home care.

Think about it:

- 70% of surviving spouses report a devastating impact on their families' financial security.¹
- Surviving families take four to five years to recover from a premature death.³
- More than 50% of household heads do not have a plan to maintain their family's standard of living, or expect their survivors to have trouble covering everyday expenses if they were to die tomorrow.⁴

How Does Universal Life 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.

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.

Benefit Restoration

Restores the death benefit that is reduced to pay for LTC.

Extension of LTC

Extends LTC benefit an additional 25 months.

Total Maximum Benefit

Living Benefits can triple the value of your life insurance.

Maximum Benefit Amount

\$100,000

\$100,000

\$100,000

\$300,000

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 National Underwriter, Helping Employers Understand the Need To Close the Underinsured Gap, Nov. 22, 2004. ⁴ LIMRA, "Facts About Life 2006, August 2006.

How does Trustmark Universal Life 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 Life insurance, 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.

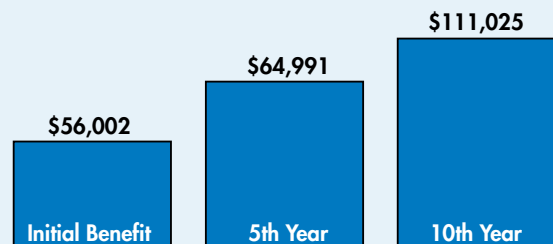
Built-in Features

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

Name: _____

UL Coverage	Death Benefit	Premium /
Employee	\$	\$
Spouse	\$	\$
Children:		
	\$	\$
	\$	\$
	\$	\$
Grandchildren:		
	\$	\$
	\$	\$
	\$	\$

TOTAL PAYROLL DEDUCTION



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