

Universal Life INSURANCE

Peace of Mind for a Lifetime

Trustmark’s Universal Life can help you prepare for the future — by providing financial security for your family and helping to protect you against the high cost of long term care.

- Permanent Life Insurance* to help safeguard your family’s future.
- Living Benefits* to help with long term care and terminal illness.
- Affordable Premiums* with the convenience of payroll deduction.

HIGHLIGHTS

- Flexible Benefits**
You can select life insurance protection that meets today’s financial goals and adjust it as your needs change.
- Take Your Policy With You**
Your policy is yours to keep even if you change jobs or retire.
- Affordable**
Premiums start as low as \$3 per week.
- Family Coverage**
You can cover your spouse, children and grandchildren, even if you choose not to participate.
- Simple Application Process**
No physical exam required.
- Convenient Payroll Deduction**
No bills to watch for or checks to mail.
- Competitive Interest Rate**
Builds cash value on a tax-deferred basis.
- Living Benefits**
Accelerated death benefits that pay for home health and nursing home care, assisted living and adult day care, as well as terminal illness.
- EZ Value Option**
Automatically raises your coverage to help keep up with increasing needs.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

*Committed to honesty,
integrity and ethics*

Trustmark Voluntary Benefit Solutions

Underwritten by Trustmark Insurance Company

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www.trustmarksolutions.com

Statements regarding taxation are based on current tax law. You may wish to consult tax and legal counsel for advice. See GUL.205 and riders for exact terms, provisions and exclusions and limitations that apply to the LTC Rider. Coverage may expire prior to the Maturity Date even if premium is paid as planned.

FAQs About Your Universal Life Insurance



Answers to Your Most Common Questions

Trustmark Voluntary Benefit Solutions

The BASICS

How does Universal Life work?

Universal life is permanent insurance that gives you financial security with the added advantage of flexibility. You can adjust your insurance coverage, cash value and premiums as your needs change. The policy's cash value earns tax-deferred interest at a competitive rate.

What happens to my insurance if I change jobs or retire?

Your premiums and coverage will remain the same even if you change jobs or retire. In place of payroll deduction, Trustmark will provide you with a convenient method of direct payment.

How do I name a beneficiary?

During enrollment, you will be asked for the name and relationship of the person you select as your beneficiary. You can change your beneficiary as often as you'd like provided you have not named an irrevocable beneficiary.

Will my group life insurance or other company benefits be affected by my purchase of Universal Life?

No. Your universal life policy is intended to supplement – not replace – your current group life insurance by providing permanent insurance coverage and cash accumulation.

Can I choose the benefit amount?

You can select a universal life benefit from \$5,000 to \$300,000.

Living BENEFITS

How do Living Benefits work?

Trustmark's Universal Life offers Living Benefit options that help pay for assisted living, home healthcare, nursing home and adult day care, as well as terminal illness. Living Benefits are paid as an advance death benefit and proportionately reduce the final death benefit and cash value.

A Restoration Benefit is available to restore the death benefit to its original value when benefits have been used to pay for long term care. Extension of Benefits is another option that doubles the payment period for long term care.

Insurance COVERAGE

Who can apply for coverage?

You are eligible for coverage as long as you are actively at work during enrollment and have satisfied the eligibility requirements your employer has established with Trustmark.

What else is needed to qualify for coverage?

You need to complete a simple application form and meet the underwriting rules.

Is family coverage available?

Yes. You can purchase coverage for your spouse, children or grandchildren even if you don't have coverage yourself.

Will my coverage decrease as I get older?

No. The face amount will remain the same for the life of the policy unless you choose to increase or decrease it.

Can I change the face amount of my policy if my insurance needs change?

Yes. You can increase your face amount at any time with proper evidence of insurability. You can also decrease your coverage as long as the face amount does not fall below \$5,000.

Will my insurance coverage increase along with my salary?

No. However, if you choose EZ Value, your coverage will increase automatically.

Premium PAYMENTS

How do I pay my premiums?

Premiums are collected conveniently through payroll deduction.

Can I make extra premium payments to increase my cash value?

Yes. You can make additional payments that will increase your policy's cash value rather than the face amount, provided you don't exceed IRS regulation limits. Your added premiums will earn additional tax-deferred interest.

Cash VALUE

Can I borrow against the cash value of my policy?

Yes. As long as your policy has sufficient cash value, you may borrow from it for any reason at a moderate interest rate.

How can I gain access to my cash value?

There are three options. 1) You can choose to borrow from your cash value at the loan interest rate. 2) You can make a partial withdrawal without surrendering your life insurance, which will reduce your face amount. 3) You can choose to surrender your policy and withdraw the full cash value. Withdrawals made during the first 14 years of the policy are subject to a surrender charge.

How will I know the cash value of my policy?

You will receive a report each year that summarizes your life insurance. It will include premiums paid, interest earned, cash value, expenses and insurance costs. Loans or partial withdrawals will also be reflected in the report.

Additional QUESTIONS

During enrollment, a benefits counselor will be available to answer any questions you may have. If you have questions after you get your policy, call us at 1 (800) 918-8877.