Trustmark Universal LifeEvents® Insurance with Long-Term Care Benefit

Two important coverages for when you need them the most.



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 LifeEvents can help.**

Universal LifeEvents provides a **higher death benefit during your working years,** when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

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

Universal LifeEvents sample rates

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

	$25,000 Universal LifeEvents policy
30	from ***$3.49- $4.59***
40	from ***$5.05- $6.71***
50	from ***$7.84- $10.71***

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 LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. This benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

Here's how it works:

4% You can ***collect 4% of your Universal LifeEvents 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 a benefit for LTC, your ***full death benefit*** is still available for your beneficiaries, as much as ***doubling*** your benefit.

3x ***PLUS:*** you can collect your LTC benefit for an ***extra 25 months,*** as much as ***tripling*** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.

Universal LifeEvents 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.

What would happen if you weren't around?

1 in 3 households would have immediate trouble paying for living expenses if they lost their primary 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]

How Universal LifeEvents works

- A higher death benefit during working years.
- Long-term care (LTC) benefits that stay the same throughout your life.

Example: $25,000 policy

Before age 70	
Death benefit	**$25,000**
LTC benefits	**$25,000**
After age 70	
Death benefit	**$8,333**
LTC benefits	**$25,000**

Universal LifeEvents death benefit reduces to one-third at age 70 or the beginning of the 15th policy year, whichever occurs last. Issue age is 18-64.

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.

You care.
We listen.

[1] 2018 Insurance Barometer Study LIMRA/Life Happens. [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. [4] 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 DJ.

This provides a brief description of your benefits under GUL205/IUL205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may appl;, visit www.trustmarksolutions.com/disclosures/VU (A112-2216-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: http://www.aging.ca.gov/aboutcda/publications!Taking_Care_of_Tomorrow_Englishl. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents• are registered trademarks of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company
Rated A (Excellent) for financial strength by AM Best.[4]

Trustmark·