

Worksite Universal Life Insurance

Flexibility in Choice and Design

Trustmark has three Universal Life solutions, each designed to address differing employee needs for permanent life insurance and peace of mind for a lifetime. All include:

- The industry's most comprehensive Living Benefits for Long-Term Care and Terminal Illness
- EZ Value Plan – Guaranteed automatic increases to Death Benefit and all Living Benefits
- Guaranteed, Modified Guaranteed and Simplified Issue Underwriting
- Flexible gender mix rating appealing to hospitals, schools, government entities and light manufacturers

Universal Life

Flexible, Comprehensive Benefits

Universal Life provides flexible benefits, allowing employees to adjust their death benefit, cash value and premiums as their financial needs change. It does even more than pay a death benefit to beneficiaries — it offers Living Benefits insureds can use during their lifetime.

- **Long-Term Care (LTC)** accelerates the death benefit for LTC
- **Death Benefit Restoration** restores the death benefit when LTC is paid
- **Extension of LTC** doubles the benefit period and benefit amount available for LTC
- **Combination Restoration/Extension** restores the death benefit while doubling the amount of LTC benefits, in effect, tripling the policy value



Guaranteed Universal Life

Flexible Coverage with a Lifetime Guarantee

Guaranteed Universal Life combines the best of both worlds — the flexibility of universal life with the lifetime guarantees of whole life.

- Level premiums, death benefits, cash value, and endowment at age 100 are all guaranteed, **just like whole life**
- Since it's universal life, insureds can adjust death benefits and cash values without buying a second policy and incurring additional expense
- Plus, Guaranteed Universal Life comes with our complete array of Living Benefits for LTC, making it even **better than whole life**

Universal LifeEvents®

Benefits Designed for a Lifetime

An innovative concept in life insurance, Universal LifeEvents is uniquely designed to match the needs of insureds throughout their lifetime.

- LifeEvents pays a higher death benefit during the working years when expenses are high and families need maximum protection
- At age 70, when financial needs are typically lower, the death benefit reduces to one third
- However, higher Living Benefits do not reduce — they continue through retirement to match the greater need for LTC

How LifeEvents Works

Example: Universal LifeEvents with LTC benefit, 35-year-old nonsmoker, \$8/week premium

	LifeEvents	Traditional UL
Face Amount	\$75,881	\$51,387
Age 35 to 70		
Death Benefit	\$75,881	\$51,387
Living Benefit	\$75,881	\$51,387
Age 70+		
Living Benefit	\$75,881	\$51,387
Death Benefit 1/3 of face	\$25,294	\$51,387
EZ Value increases can help offset the change in death benefit at age 70.		
With EZ Value*		
Living Benefit	\$148,973	
Death Benefit	\$49,658	

LifeEvents Advantage: For the same premium, it pays a higher death benefit during working years and continues higher living benefits during retirement years compared to traditional universal life.

*After 10 years of \$1 EZ Value weekly premium increases.

Universal Life with Living Benefits

All three Universal Life plans include our Living Benefits package, one of the **most comprehensive in the market**.

Long-Term Care (LTC)

- Death Benefit accelerates **4%** per month for up to 25 months to pay for **assisted living, home healthcare, adult day care and nursing home care**

- Payments proportionately reduce the death benefit

With a death benefit of \$100,000, \$4,000 per month is available for 25 months to pay for long-term care.

Death Benefit Restoration

- Fully restores the death benefit reduced by LTC
- Allows beneficiaries to receive the full death benefit

At the end of 25 months of LTC Benefits, a \$100,000 policy will have doubled in value – \$100,000 paid in LTC benefits plus \$100,000 restored death benefit.

Extension of LTC

- Extends LTC benefits 25 months, allowing the insured to receive Living Benefits for a total of 50 months

For a policy valued at \$100,000, the benefit period and benefit amount double to \$200,000 which is paid over a period of 50 months.

Combination Restoration/Extension

Combining Benefit Restoration and LTC Extension of Benefits can **triple the policy value**

Waiver of Premium

- Waives premium for policy and riders for total disability of employee or spouse, including future EZ Value increases
- Waives premium for child and grandchild coverage when policy owner is totally disabled

Loss of Work/Strike

Waives monthly deduction of premium for loss of work due to reduction in workforce, employer reorganization or participation in strike or lockout.

Terminal Illness Benefit

Accelerates 75% of death benefit when life expectancy is 24 months or less, as compared to 50% with 6- or 12-month limitations commonly seen in the industry.

How Living Benefits Work

Example: \$100,000 life insurance policy

	Maximum Benefit
LTC pays \$4,000 per month for 25 months	\$100,000 LTC Benefits
Benefit Restoration restores the death benefit	\$100,000 Death Benefit*
Extension of LTC extends living benefits an additional 25 months	\$100,000 Extension Benefits
Living Benefit package can triple the value of the policy	\$300,000 Total Benefits

**After age 70, Universal LifeEvents restores \$33,333.*



Worksite Universal Life Insurance

Additional Features & Benefit Options

Fully Portable

Employees can keep the policy even if they leave their employer or retire.

Family Universal Life Coverage

Spouse, children and grandchildren can be covered for both living and death benefits, even if the employee chooses not to participate.

Interest Rate Bonuses

An extra .5% is added to the credited interest rate in year 11 and again in year 16 to reward insureds who keep their policies in force. Not applicable to Guaranteed Universal Life.

Accidental Death Benefit

Doubles the benefit if death occurs by accident prior to age 75.

Children's Term Rider

- Covers all children ages 0 days to 23 years for a single premium rate
- Convertible to Universal Life at age 23 for up to five times the term benefit amount on a Guaranteed Issue basis

EZ Value Plan

EZ Value automatically increases coverage to keep pace with increasing needs – without additional underwriting.

EZ Value Advantages

- Inflation-fighting options for employees and spouses
- Guaranteed increases to both **living** and **death** benefits – without underwriting
- Automated change process convenient for employers
- Fully portable
- May be cancelled at any time

EZ Value Options

- Employees and spouses through age 60 – additional \$1 per week on each of the first 10 anniversaries
- Employees and spouses through age 65 – additional \$1 per week on each of the first 5 anniversaries
- Employees through age 65 – additional \$2 per week on each of the first 5 anniversaries

Eligibility

Issue Ages

- Up to age 80 for Universal Life and Guaranteed Universal Life
- Up to age 64 for Universal LifeEvents
- If eligible, coverage begins the date application is taken

Maximum Death Benefits

- Up to \$300,000

Guaranteed Issue

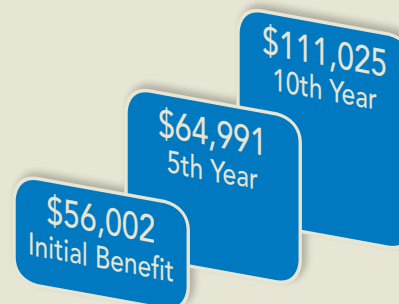
- Actively at work requirement
- Minimum participation is 20% of eligible employees (waived with approved enrollment)

Modified Guaranteed Issue

- Two health questions
- Actively at work requirement

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.

Trustmark
Voluntary Benefit Solutions®

PERSONAL. FLEXIBLE. TRUSTED.

Rated A- (EXCELLENT) A.M. Best

Underwritten by Trustmark Insurance Company
Lake Forest, Illinois • (800) 840-4692 • trustmarksolutions.com

This material is published for the use of Trustmark producers. It provides a brief description of voluntary benefit protection, Form UL.205, and it is not a contract. Benefits, definitions, exclusions, limitations and rates may vary by state.