



Solving the Long-Term Care Issue with Trustmark's Hybrid Universal Life Insurance



Trustmark's Universal Life is an industry-leading hybrid solution that combines permanent life insurance with protection against the **growing costs of long-term care (LTC)**. As the long-term care market continues to evolve, Trustmark provides stability that other plans struggle to match:

Trustmark uniquely offers full benefit restoration.

Not 25% restoration, not 50% – **100% restoration**. With the Benefit Restoration rider, Trustmark Universal Life will instantly and continuously restore the **entire death benefit** that is advanced to pay for LTC coverage.

- This effectively doubles the maximum value of a policy!

Long-term care coverage for temporary needs as well.

Some hybrid plans offer "chronic condition" riders, which only pay benefits if a condition requiring care is permanent. But Trustmark Universal Life's **long-term care rider will still pay if a condition is temporary**.

Employees may need long-term care after an accident or major illness even if an eventual full recovery is expected. Our Universal Life helps to fulfill this demand!*

40% of adults **3 years**

needing help with everyday activities are under the age of 65.¹

is the averageduration of LTC need in the U.S.²

*Benefits are subject to the policy terms and requirements.

How does it work?

Example:

\$100,000
Universal Life policy with LTC

LTC Benefits

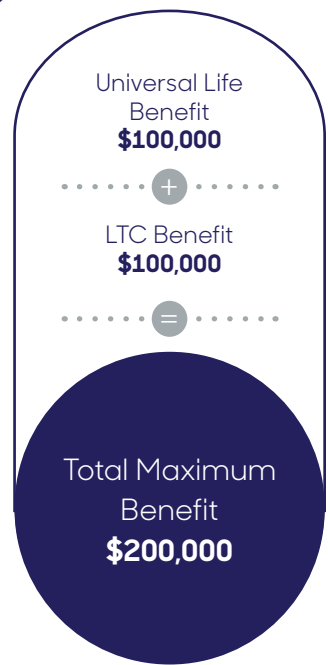


Pays 4% of the death benefit per month for care received in the home or in a facility for up to 25 months.

Benefit Restoration



Restores the benefit that is reduced to pay for LTC.



Voluntary Benefits

\$4,000

The cost of LTC can be expensive – upwards of **\$4,000 per month** for assisted living.³

Investment News, July 21, 2016

Long-term care market sees rapid decline

Forbes, Nov. 10, 2016

John Hancock withdrawing from long-term care market

BenefitsPRO, Dec. 8, 2016

Long-term care insurers collapse

A solution that employers and employees will value.

It is more difficult than ever for employers and employees to find affordable long-term care protection, especially as the costs of care continue to increase.

Trustmark Universal Life answers this need with a level of protection you won't find elsewhere.

Combining two benefits – life and LTC – with permanency and portability creates a product that employees can feel **confident they will eventually utilize**. And employers can stand out in talent attraction and retention by offering an **affordable, valuable LTC solution** as part of their benefits suite.

Protection that fits the duration and cost of LTC.

Trustmark's LTC solution is designed to address both the **expense** and "**long-term**" part of LTC:

- The EZ Value future purchase option helps employees automatically **grow their benefit** over time as their needs and means increase.
- Trustmark also offers our unique Universal LifeEvents® product, which can provide a **higher LTC benefit for the same premium**.

¹Long-term support and services. AARP Public Policy Institute. March, 2017. ²Cost and Incidence of Long-Term Care. Forbes. Jan. 5, 2016. ³Genworth Cost of Care Survey. 2018.

**You care.
We listen.**

Contact your Trustmark regional sales representative to learn more about how Trustmark is solving the issue of long-term care.

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