

Every life has a story.

Meet Jane. Right now, life looks picture perfect. Jane has little to worry about, and she'd like to keep it that way. But how?

Trustmark Universal LifeEvents® insurance can help. It can help protect her family from financial hardship if something happens to her or her spouse. It's that simple.



How does LifeEvents work?

LifeEvents combines two important benefits into one affordable product. permanent life insurance + long-term care LifeEvents

With LifeEvents, your benefits can be paid as a Death Benefit, as Living Benefits for long-term care, or as a combination of both. Let's take a closer look.

Death Benefit

Most people buy life insurance for the financial security of the death benefit. And it's easy to see why. A death benefit puts money in your family's hands quickly when they need it most. It's money they can use any way they want to help cover short- and long-term expenses like these:

- Funeral costs
- Rent or mortgage payments
- College tuition for children or grandchildren
- Debt
- Retirement and more



Living Benefits

Long-term care can be expensive. Living Benefits make it easy to accelerate the death benefit to help pay for home healthcare, assisted living, adult day care or nursing home services, should you or your covered spouse ever need them.



The LifeEvents Advantage

LifeEvents is unique. It's designed to match your needs throughout your lifetime, so you have the benefits you need, when you need them most. See for yourself:

Working years

LifeEvents pays a higher death benefit during working years when expenses are high and your family needs maximum protection. Then at age 70, when expenses typically reduce, LifeEvents reduces the death benefit amount to better fit your needs.¹

Throughout retirement

LifeEvents pays a **consistent level of living benefits** throughout the life of your policy, so you have long-term care benefits when you are most likely to need them.

Let's see LifeEvents in action

(Example: 35-year-old, \$8/week premium, \$75,000 benefit)

Before Age 70		Age 70+	
Death Benefit	\$75,000	LTC Benefit	\$75,000
LTC Benefit	\$75,000	Death Benefit ¹	\$25,000

¹Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 64 and under.

Employees and spouses over age 65 can be covered under a standard Universal Life policy.

Features you'll appreciate

Lifelong protection – Provides coverage that will last your lifetime.

Family coverage – Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life policy.

Terminal Illness Benefit – Accelerates up to 75 percent of your death benefit if your doctor determines your life expectancy is 24 months or less.

Guaranteed renewable – Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.

Separately priced benefits:

Children's term – Covers newborns to age 23 and is convertible to Universal Life insurance without evidence of insurability.

Waiver of premium – Waives policy payments if your doctor determines you are totally disabled.

EZ Value – Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.

Let's see how Living Benefits add up

**Example: \$100,000
Death Benefit**

**Maximum Benefit
Amount**

Long-Term Care Benefit (LTC)²

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.

\$100,000

Benefit Restoration³

Restores the death benefit¹ that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.

\$100,000

**Total Maximum Benefit
Living Benefits can double the
value of your life insurance.**

\$200,000

²The LTC Benefit is an acceleration of the death benefit and is not 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. Pre-existing condition limitation may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.³"Additional Term Life Insurance Rider" in Texas, which assures the death benefit amount will be paid in full to your beneficiary even if living benefits are used for long-term care.

Why buy LifeEvents at work?

- 1. Portability** – Take your coverage with you and pay the same premium if you change jobs or retire.
- 2. Payroll deduction** – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.
- 3. One-on-one guidance** – You'll get personalized benefit advice and assistance with the application process.



It's your story. Help protect it with Trustmark Universal LifeEvents insurance.



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This provides a brief description of your benefits. Your representative can provide you with costs and complete details. See Plan GUL.205/IUL.205; HH/LTC.205; BRR.205; ADB.205; CT.205; and WP.205 for exact terms and provisions. Benefits, exclusions and limitations may vary by state and may be named differently. Please consult your policy for complete information.

In Oregon, this policy features a no-lapse guarantee that ensures coverage will not lapse for 14 years as long as premiums are paid as planned. If you make changes to policy benefits during this period or pay only the minimum premium, you may be foregoing the advantage of building cash value or reducing the 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 the policy with a higher premium than the one you paid to satisfy the no-lapse guarantee.