

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



Trustmark's Universal Life is a 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 offers full benefit 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!

How does it work?

Example:

\$100,000 Universal Life policy with LTC

LTC Benefits

4% 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.

Universal Life Benefit
\$100,000

+

LTC Maximum Benefit
\$100,000

=

Total Maximum Benefit
\$200,000

Did you know?

Care can be **expensive** – for example, the national average cost for a home health aide is **\$4,385 a month**,¹ and the average duration of long-term care is 2 years.²

Long-term care benefits can **help you afford things like:**

- Home health aides to provide care in your home
- Adult day care programs
- Residency in an assisted living community

Don't Wait - Lock in rates today that you can keep and afford for life!

Rates can start as little as \$6.00 per week

Actual values will vary by age, smoking, benefits selected and current interest rate.

70% of people over 65 will need Long Term Care.³

A solution that you will value. It is more difficult than ever 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 long-term care – with permanency and portability creates a product that you can feel confident you will eventually utilize.

40% of people on Long Term Care are under age 65.⁴

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 may still pay if a condition is temporary.

You may need long-term care after an accident or major illness even if an eventual full recovery is expected. Trustmark coverage can help to fulfill this demand!

How LifeEvents Works

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

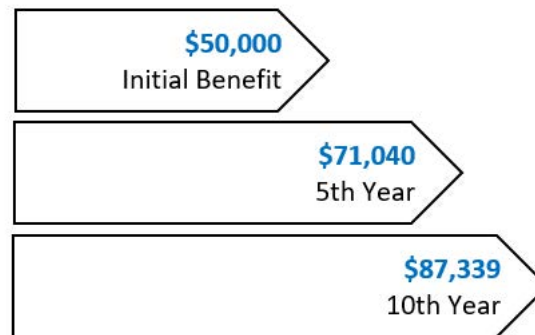
	LifeEvents	Universal Life
Face Amount	\$54,612	\$34,799
Ages 35 to 70		
Death Benefit	\$54,612	\$34,799
Living Benefit	\$54,612	\$34,799
Age 70+		
Living Benefit	\$54,612	\$34,799
Death Benefit 1/3 of face	\$18,204	\$34,799

Benefit amounts are illustrative samples and not a guarantee.

Benefit Growth

The EZ Value future purchase option helps you automatically grow your benefit over time as your needs and means increase.

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.

Find out more during your one-on-one session with a benefits counselor today!

Underwritten by Trustmark Insurance Company, Lake Forest, Illinois (in New York, underwritten by Trustmark Life Insurance Company of New York, Albany, New York.) The LTC Benefit is an acceleration of the death benefit. 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. Benefit amounts and rates shown are samples and not a guarantee. This provides a brief description of your benefits under GUL205/IUL205 and applicable riders. Benefits, definitions, exclusions, form numbers and limitations may vary by state. Your policy will contain complete details. Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary; issue age is 18-64. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/UL (A112-2216-UL). Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

¹Genworth, "2019 Cost of Care Survey." ²aspe.hhs.gov, "Long-Term Services and Supports for Older Americans: Risks and Financing Research Brief." ³Starting Facts about Long-Term Care," lifehappens.org ⁴Genworth. The Expanding Circle of Care. 2015