How does Universal Life work?

Universal Life insurance combines two important benefits – long-term care and permanent life insurance – into one affordable product.

With Universal Life, your benefits can be paid as a Death Benefit, as Living Benefits, 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.

Let’s see how Living Benefits add up

<table>
<thead>
<tr>
<th>Example: $100,000 Death Benefit</th>
<th>Maximum Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-Term Care Benefit (LTC)*</td>
<td>$100,000</td>
</tr>
<tr>
<td>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.</td>
<td></td>
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<tr>
<td>Benefit Restoration</td>
<td>$100,000</td>
</tr>
<tr>
<td>Restores the death benefit that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.</td>
<td></td>
</tr>
<tr>
<td>Extension of LTC</td>
<td>$100,000</td>
</tr>
<tr>
<td>Extends the LTC benefit up to an additional 25 months.</td>
<td></td>
</tr>
</tbody>
</table>

**Total Maximum Benefit**
Living Benefits can triple the value of your life insurance. $300,000

*The 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.

Universal Life Insurance
Features you’ll appreciate

Lifelong protection – Provides coverage that will last your lifetime.

Family coverage – Apply for your spouse, children and grandchildren even if you choose not to participate.

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.

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

Why buy Universal Life 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 Life insurance.

1UL-LTC-BRR-EOB-CTR-EZV

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best
400 Field Drive • Lake Forest, IL 60045
trustmarkinsurance.com

An A.M. 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- (4th out of 16 possible ratings ranging from A++ to Suspended).

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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; EOB.205; BXR.205; ABR.205; and CT.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.