Universal LifeEvents® Insurance

Let's talk life.

Trustmark INSURANCE COMPANY
PERSONAL. FLEXIBLE. TRUSTED.
How does it work?

With LifeEvents, benefits can be paid as a Death Benefit, as Living Benefits, or as a combination of both.

**Death Benefit**

The main reason people have life insurance is for the death benefit. 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 with expenses such as:

- Funeral costs
- Rent or mortgages
- A college education for your children or grandchildren
- Household debt
- Retirement and more

**Living Benefits**

Living benefits make it easy to advance part of your death benefit to help pay for home healthcare, assisted living, nursing home and adult day care services, should you ever need them.

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**What is Universal LifeEvents?**

LifeEvents is permanent life insurance that helps shield your family from financial hardship if you or your spouse is suddenly out of the picture. It's that simple.

*LifeEvents:*

- Helps provide permanent financial protection
- Is a financial tool that helps you manage life at every stage – from supporting a family to sending your children to college to the need for long-term care
- Builds cash value over time that you can access for life’s challenges and life’s opportunities

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**Every life has a story.**

*You have a picture of the way you want your life to go.*

Now imagine if something happens that not only changes your picture, it changes your life story.

That’s when Trustmark Universal LifeEvents® insurance can help. It can help you live your story, your way – even when life gets in the way.
The LifeEvents advantage
LifeEvents is designed to match your needs throughout your lifetime. It pays a:

- **Higher Death Benefit** during working years when expenses are high and your family needs maximum protection. Then, at age 70 when financial needs are typically lower, the death benefit reduces to one-third.²

- **Consistent Level of Living Benefits** throughout retirement when you are most likely to need long-term care services.

**LifeEvents in action**
(Example: 35-year-old, $8/week premium, $75,000 benefit)

<table>
<thead>
<tr>
<th>Before Age 70</th>
<th>Age 70+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefit $75,000</td>
<td>LTC Benefit $75,000</td>
</tr>
<tr>
<td>LTC Benefit $75,000</td>
<td>Death Benefit² $25,000</td>
</tr>
</tbody>
</table>

²Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 64 and under.

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**How Living Benefits add up**

<table>
<thead>
<tr>
<th>Example: $100,000</th>
<th>Maximum Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefit</td>
<td>$100,000</td>
</tr>
<tr>
<td>Long-Term Care Benefit (LTC)³</td>
<td>$100,000</td>
</tr>
<tr>
<td>Benefit Restoration</td>
<td>$100,000</td>
</tr>
<tr>
<td>Extension of LTC</td>
<td>$100,000</td>
</tr>
<tr>
<td>Total Maximum Benefit</td>
<td>$300,000</td>
</tr>
</tbody>
</table>

³The 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.
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% of your death benefit if your doctor determines your life expectancy is 24 months or less.
• **Portability** – Take your coverage with you and pay the same premium if you change jobs or retire.
• **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.
• **Convenient Payroll Deduction** – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

Separately priced benefits

• **Children’s Term Life Insurance** – 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.

**EZ Value Option**

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

**Death Benefit Growth**

Example: Guaranteed benefit increases with $1 increase in weekly premium per year for 10 years.

$50,000 Initial Benefit
$89,800 5th Year
$118,406 10th Year

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

**Use this chart to take notes when you meet with a benefits counselor.**

<table>
<thead>
<tr>
<th>Coverage for me:</th>
<th>Coverage for my spouse:</th>
<th>Cost per pay period:</th>
<th>Date deductions start:</th>
</tr>
</thead>
</table>

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