



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 may help. It may 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 may be paid under the Accelerated Death Benefit Insurance Rider, under the Long-Term Care Insurance Rider, or as a combination of both. Let's take a closer look.

Accelerated Death Benefit Insurance Rider

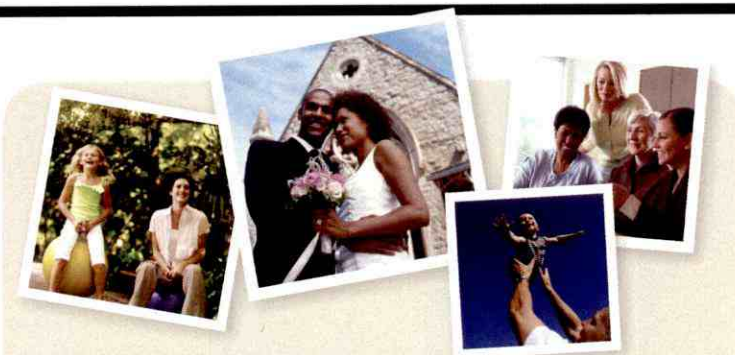
Most people buy life insurance for the financial security of the death benefit. And it's easy to see why. A death benefit puts money in your family's hands quickly when they need it most. It's money they may use any way they want to help cover short- and long-term expenses like these:

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



Long-Term Care Insurance Rider

This benefit makes it easy to accelerate the death benefit to help pay for home healthcare, assisted living, nursing care and adult day care services when you are chronically ill, 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; however, your benefits for the Long-Term Care Insurance Rider never reduce.¹

Throughout retirement

LifeEvents pays a **consistent level of benefits** during retirement, which is when you may be susceptible to becoming chronically ill and may need long-term care services.

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.

Universal LifeEvents® Insurance

Voluntary Benefit Solutions
A Trustmark Company

PERSONAL. FLEXIBLE. TRUSTED.

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 may be covered under a Universal Life certificate.

Accelerated Death Benefit Insurance Rider – 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 certificates in your class changes.

Separately priced benefits:

Long-term care insurance rider – Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The Long-Term Care Insurance Rider accelerates the death benefit and proportionately reduces it.²

Children's term life insurance rider – Covers newborns to age 23.

Let's see how Living Benefits add up

| Example: \$100,000 Death Benefit | Maximum Benefit Amount |
|--|---------------------------|
| Long-Term Care Insurance Rider (LTC)² Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The Long-Term Care Insurance Rider accelerates the death benefit and proportionately reduces it. | \$100,000 |
| Benefit Restoration Insurance Rider Restores the death benefit ² that is reduced by the Long-Term Care Insurance Rider, so your family receives the full death benefit amount when they need it most. | \$100,000 |
| Total Maximum Benefit Living Benefits may double the value of your life insurance. | \$200,000 |

²The Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider 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 for benefits you must be chronically ill. Pre-existing condition limitation may apply. Please consult your certificate for complete details.

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 from a Florida-licensed agent.






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

Voluntary Benefit Solutions

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PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company • Rated A- (EXCELLENT) A.M. Best¹

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This brochure is not complete without insert Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider (form P485-299_FL (INSERT) (11-11)).

This material is a brief description of your benefits and is not a contract. Only a Florida-licensed agent may be contacted for further information about premium cost and coverage details. See Plan GUL.205; HH/LTC.205; BRR.205; ABR.205 and CT.205 for exact terms and provisions that apply to the LTC Rider. A complete computer-prepared certificate illustration will be delivered with your certificate. Coverage may expire prior to age 100 even if the premium shown is paid as scheduled.

¹ 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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