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February 2, 2010

A.M. Best Affirms Trustmark's A- Rating

[A. M. Best](#) has again affirmed Trustmark's A- (Excellent) financial strength rating and Stable outlook. In addition, the rating agency assigned the same A- rating to Trustmark's new subsidiary, Trustmark Life Insurance Company of New York.

A. M. Best's rating affirmations reflect the organization's "favorable operating results, low leverage, and overall diversity of insurance offerings. Additionally, Trustmark has shown good premium growth and profitability in its core voluntary benefits segment, particularly in a challenging economic environment. While the organization incurred some realized capital losses during 2009, its investment portfolio continues to perform relatively well." [A. M. Best Press Release](#)

Producers, Industry Experts Gather at 15th Annual Producer Conference

We sincerely thank the many Trustmark producers and industry experts who gathered at the Ritz-Carlton, Palm Beach in Florida to attend Trustmark's 15th annual Producer Conference on January 10 – 12, 2010. One and a half days were spent absorbing valuable industry insights.

Keynote speakers James O'Connell, Executive Consultant of Ceridian Corporation, and Tom Snyder, CEO of Business Performance Partners, were well received. O'Connell gave producers insight into the economy and healthcare reform. Snyder dazzled the crowd with intriguing thoughts on the keys to success in sales.



Producers and industry experts gather during general session.



Healthcare Reform Panel with Joe Pray, Moderator, Jim O'Connell and Dave McDonough, Panelists.

Engaging panels included: Healthcare Reform, Producer Q & A, Wellness Think Tank, and Ask Trustmark. During the Sales Success Stories, brokers and enrollment firm executives shared their success stories and valuable experiences. Two informative breakout sessions, Innovating the Need Conversation and Connecting People with the Appropriate Healthcare Stakeholder rounded out the program.

“We realize it is a significant commitment for producers to take time away from their busy work schedule to attend the Trustmark Producer Conference,” said David Cirulis, Vice President, Sales & Marketing. “We want everyone to know that we appreciate the time spent with us and, in return, we hope to have provided valuable and timely information. The annual conference is truly a win-win for everyone involved.”

Trustmark Lends Support to Haitian Earthquake Relief Effort

To help recovery efforts and bring aid to survivors, the Trustmark Foundation donated \$10,000 to earthquake-ravaged Haiti. The Foundation contributed \$5,000 each to [AmeriCares](#) and the [American Red Cross](#). These organizations are delivering disaster relief, including medical care and supplies, in the areas hardest hit by the earthquake.

How You Can Help

[Text a \\$5 or \\$10 donation](#) or [access other charitable organizations online](#) to help with the recovery effort in Haiti.

Giving Made Easy: Text Your Donation

Text a \$5 Donation to Yéle Haiti

Text "YELE" to 501501 and \$5, charged to your cell phone, will be donated automatically to Yéle Haiti, an organization founded by Haiti native, musician and U.N. Goodwill Ambassador Wyclef Jean.

Text a \$10 Donation to The Red Cross

To help emergency relief efforts, text "HAITI" to 90999 and \$10, charged to your cell phone bill, will be given automatically to the Red Cross. You can also give [online](#), via phone, or even through wire transfer.

Haitian Earthquake Relief Effort Charitable Organizations

The following charitable organizations are accepting donations to help provide relief to survivors in Haiti.

AmeriCares

88 Hamilton Ave.
Stamford, CT 06902
(800) 486-4357
www.americares.org

Direct Relief International

27 S. La Patera Lane
Santa Barbara, CA 93117
(805) 964-4767
www.directrelief.org

International Medical Corps

IMC Headquarters
1919 Santa Monica Blvd.,
Suite 400
Santa Monica, CA 90404
(310) 826-7800
www.imcworldwide.org

American Red Cross

2025 E Street, NW
Washington, DC 20006
(800) 733-2767
www.redcross.org

Doctors Without Borders

333 7th Avenue, 2nd Floor
New York, NY 10001-5004
(212) 679-6800
www.doctorswithoutborders.org

Mercy Corps

Dept W
PO Box 2669
Portland OR 97208-2669
(888) 256-1900
www.mercycorps.org

CARE

Gift Center
P.O. Box 1871
Merrifield, VA 22116-9753
www.careusa.org

Freedom from Hunger

Attn: Web Donations
Freedom from Hunger
1644 DaVinci Court
Davis, CA 95618
(800) 708-2555
www.freedomfromhunger.org

UNICEF

125 Maiden Lane
New York, NY 10038
www.unicefusa.org



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**A.M. Best Affirms Ratings of Trustmark Group, Inc.;
Assigns Ratings to Trustmark Life Insurance Company of New York**

OLDWICK, N.J., Jan. 18, 2010—A.M. Best Co. has affirmed the financial strength rating (FSR) of A- (Excellent) and issuer credit ratings of “a-” of **Trustmark Insurance Company** and **Trustmark Life Insurance Company** (Trustmark Life) (both of Lake Forest, IL). Concurrently, A.M. Best has affirmed the ICR of “bbb-” of the holding company, **Trustmark Group, Inc.** (Trustmark) and the debt rating of “bb” of the trust preferred securities issued by **Trustmark Finance Trust I**. Additionally, A.M. Best has assigned an FSR of A- (Excellent) and ICR of “a-” to Trustmark’s new subsidiary, **Trustmark Life Insurance Company of New York** (Albany, NY). The outlook for all ratings is stable.

The rating affirmations reflect the organization’s favorable operating results, low leverage and overall diversity of insurance offerings. Additionally, Trustmark has shown good premium growth and profitability in its core voluntary benefits segment, particularly in a challenging economic environment. While the organization incurred some realized capital losses during 2009, its investment portfolio continues to perform relatively well. After years of reporting lower revenue as an organization, A.M. Best believes Trustmark is better positioned to have its core businesses outpace revenue running off from non-core or divested businesses.

While Trustmark as a whole is much less reliant on group major medical business for revenue and operating earnings than in the past, A.M. Best is concerned that the proposed federal

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health care reform would likely have a negative impact on Trustmark Life's future operating performance. The group major medical market has always been volatile and has become increasingly challenging on a state and national regulatory basis. In recent years, Trustmark has made a conscious effort to grow its non-insurance risk segments, such as third party administrative services through its CoreSource division and consumer health advice services. These are becoming a more important part of the organization and bring added diversity.

In early 2009, Trustmark licensed Trustmark Life Insurance Company of New York, which will begin marketing a portfolio of worksite products in early 2010. The company's marketing and investment strategies will be similar to those of its sister company, Trustmark Insurance Company. Trustmark Life Insurance Company of New York has more than adequate risk-adjusted capital to support its projected sales in the near to medium term.

For Best's Credit Ratings, an overview of the rating process and rating methodologies, please visit www.ambest.com/ratings.

The principal methodologies used in determining these ratings, including any additional methodologies and factors that may have been considered, can be found at www.ambest.com/ratings/methodology.

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