



What does financial security look like?

“I want to know I can handle whatever life throws my way.”

Trustmark Universal Life Insurance is designed to help protect your family financially if you or your spouse is suddenly out of the picture. And it builds cash value that can help you save for life events, from paying for college to living out your retirement dreams.



Myth:

“I’m under 35. I don’t need life insurance.”

Your debts and funeral expenses can take a toll on your family even if you don’t have people who depend on you. Plus, Trustmark Universal Life insurance is a way to build cash value and lock in a low rate while you’re young.



“I’m not the family breadwinner. I don’t need life insurance.”

A stay-at-home parent provides child care, housekeeping and meal preparation. Losing those services could put a burden on your family’s finances.



“I already have life insurance.”

Trustmark Universal Life offers an accelerated benefit that lets you use part of your death benefit to help pay for assisted living, home healthcare, nursing home and adult day care.

Fact:

7 in 10 seniors who graduated from college in 2015 had an average of \$30,100 in student loan debt.¹

1 in 3 homes would have immediate trouble paying for living expenses if they lost their primary wage earner.²

1 in 4 Americans says he/she needs more life insurance than they currently have.³

¹Institute for College Access & Success, Student Debt and the Class of 2015, <http://ticas.org/posd/home>. ²2016 Insurance Barometer Study, LIMRA / Life Happens, www.lifehappens.org/industry-resources/agent/barometer2016. ³2016 Insurance Barometer Study, LIMRA / Life Happens, www.lifehappens.org/industry-resources/agent/barometer2016.

Voluntary Benefits

Trustmark
benefits beyond benefits



Trustmark Universal Life insurance gives you more.

Approximately 1 in 3 people under age 65 and 2 in 3 people 65 and older are in need of skilled nursing care or assistance with the activities of daily living.⁴ Trustmark Universal Life offers **Trustmark Living Benefits** – an acceleration of the death benefit that can help add financial security in addition to a traditional death benefit.⁵



Coverage is available for your spouse, children and grandchildren.⁶



You can take your coverage with you and pay the same premium if you change jobs or retire.



Enjoy permanent coverage that's guaranteed renewable.



Convenient payroll deduction (or a direct billing option if you change jobs or retire) is available.

**You care.
We listen.**

Enrollment is offered through your employer. To learn more, contact your insurance representative.

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205; BRR.205; EOB.205; BXR.205; ABR.205; ADB.205; CT.205; LW.205 and WP.205 (Riders may not available in all states). This policy contains a provision that guarantees against lapse for a period of 10 years (in Oregon 14 years) as long as premiums are paid as planned. An illustration will be delivered your policy or certificate. If you make changes to your policy benefits during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death 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 your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee. Benefits may vary and may not be available in all states. Pre-existing condition limitations may apply and may vary by state. Exclusions and limitations may apply. Living Benefits 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. Living Benefits may not be available in all states or may be named differently.

⁴Caregiver.org, <https://www.caregiver.org/selected-long-term-care-statistics>.

⁵Living Benefits are included with most, but not all, Trustmark Universal Life policies. Check your own policy for details.

⁶Benefits may not be available in all states and benefits may vary by state.

Underwritten by Trustmark Insurance Company, Lake Forest, Illinois.
In New York, underwritten by Trustmark Life Insurance Company
of New York, Albany, New York.

Rated A- (EXCELLENT) A.M. Best

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