

"NAMED ONE OF THE
MOST INNOVATIVE
PRODUCTS OF 2015."

Source: Lifehealthpro.com, May 15, 2015. http://www.lifehealthpro.com/2015/05/15/the-6-most-innovative-industry-products-of-2015?page_all=1

Let's talk life.®



Trustmark
Critical LifeEventsSM
Insurance

When critical illness touches your life

(Lump-Sum Critical Illness/Specified Disease Insurance)
[CBO][CIO]

Trustmark
INSURANCE COMPANY
PERSONAL. FLEXIBLE. TRUSTED.



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.

Trustmark Critical LifeEventsSM insurance can help. It can help you live your story, your way – even when your health gets in the way.



A revolutionary concept in Critical Illness insurance built by people like you.

Life goes on.

You have responsibilities – to yourself and to your family. If you get sick you need to rely on others for help, and your family still needs attention. If a family member gets sick, you attend to their needs. And the demands of life still go on.

Trustmark talked to patients and to those giving care when developing the new Critical LifeEvents insurance. This coverage is designed to focus on critical illness the way it is experienced by those closest to it.

I should hope that a benefit would be payable at the first signs of [cancer,] coronary disease and cerebral vascular disease (stroke).

If I catch my cancer early, I still need help with unexpected expenses.

Critical LifeEvents insurance – a lifetime of benefits.

Due to earlier diagnoses, improvements in treatment and changes in lifestyle risk factors, [cancer,] heart attack and stroke are showing higher survival rates.¹ Early diagnosis can be a lifesaver, yet successful treatment may be expensive, and a critical illness can sometimes come back again.

Trustmark's Critical LifeEvents focuses on more aspects of the ways critical illness touches your life.

- The base policy focuses on the conditions that are most likely to occur*. This helps keep coverage affordable because you aren't paying premiums for a list of unlikely conditions.
- Benefits are payable for early identification as well as for later-stage diagnosis.
- Earlier benefits help provide funds as quickly as possible to help ensure that treatment or preventive measures may stave off late-stage illness.
- A replenishing annual benefit helps you deal with a new or recurring covered condition.
- Events that trigger a benefit are simple and easy to understand.

You are not alone when you have Trustmark protection. Life goes on. And so does your Trustmark Critical LifeEvents insurance.

90% of Critical Illness insurance claims are for cancer, heart attack or stroke².

"As a medical doctor, I can heal (someone) physically. But only insurers can repair (a person's) finances."

Marius Barnard, M.D. South African physician, was on the medical team that did the first successful human transplant in 1967. In 1983, Dr. Barnard created Critical Illness insurance.

¹ Cancer Facts & Figures 2015; AHA Statistical Update, Heart Disease and Stroke Statistics – 2014 Update.










² U.S. Critical Illness Insurance Market Survey, 2012/2013 Results, conducted by Gen Re, A Berkshire Hathaway Company

How does Trustmark Critical LifeEventsSM work?

Your selected base benefit amount which becomes your annual maximum that is available each and every calendar year when there's a new diagnosis of a covered critical illness*. Depending on the diagnosis you receive, your benefit payment may be 100%, 50% or 10% of your selected benefit amount, not to exceed the annual maximum available. There is no lifetime maximum on the number of payouts.



How is the benefit paid?

10% benefit	50% benefit	100% benefit
 <p>[Cancer]</p> <ul style="list-style-type: none"> Invasive basal/squamous cell skin cancer In situ cancer Benign brain, spinal cord and cranial nerve tumors Myelodysplastic syndrome] 	 <p>[Cancer]</p> <ul style="list-style-type: none"> Stage 1 melanoma Stage 1 or 2 cancers, no lymph node involvement] 	 <p>[Cancer]</p> <ul style="list-style-type: none"> Stage 3 or higher Stage 2 involving lymph nodes Melanoma stage 2 or higher Stage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma]
 <p>Coronary artery disease - initial diagnosis after assessment and recommended treatment</p>	 <p>Coronary artery disease -</p> <ul style="list-style-type: none"> Coronary artery obstruction Heart attack when clinically diagnosed 	 <p>Coronary artery disease - heart attack</p>
 <p>Cerebral vascular disease "mini-stroke" - Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)</p>	 <p>Cerebral vascular disease -</p> <ul style="list-style-type: none"> Stroke with less than 30 days impairment Stroke when clinically diagnosed 	 <p>Cerebral vascular disease - Stroke with at least 30 days impairment</p>

*[Cancer is not a covered condition.] A 30-day waiting period may apply before benefits are payable. Please consult your policy/group certificate for specific covered illnesses and details.

Why do you need it?

If critical illness strikes, how would recovery, and living with critical illness, affect you and your family?

- Who will care for you, your children; how will you manage your daily matters?
- Did your diagnosis catch it early enough, and what are your treatment options? Do you have access to experts to verify your diagnosis and treatment plan?
- If your illness were to progress to later stages, are additional funds available?

Facts about surviving critical illness

More people are surviving and living with critical illness. Trustmark Critical LifeEvents benefits help provide more continuity to get on with your life.

[Cancer] The **5-year survival rate** for cancers is improving as more Americans receive regular cancer screenings. Source: American Cancer Society, 2012.]

Heart From 2000 to 2010, death rates attributed to cardiovascular disease **declined 31%**. Source: American Heart Association, 2012.

Stroke The average cost for outpatient stroke rehab and medications the **1st year** after inpatient discharge was **\$11,145**. Source: American Heart Association, 2014, reporting on the time period 2001-2005.

[Access to medical experts, provided by:



Expert medical review complements the care you receive from your own physician. Receive one-on-one support from Best Doctors, a leader in connecting you to medical information you may need for a wide range of medical conditions.

Best Doctors® can provide case review through a network of more than 50,000 world-class medical specialists. Whether you need help resolving conflicting diagnoses, finding a specialist or getting assistance for medical appointments or hospital admittance, Best Doctors can help when you need it most. [Services are extended to eligible family members who are providing care and receiving benefits under the Caregiver Benefit.] Membership is automatic at no additional cost to you while your coverage is in force.]

[Waiver of premium

[For Disability – Waives premium payments for all covered persons if a doctor determines the employee is totally disabled for six months before age 70.]

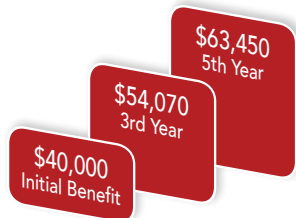
[For Critical Illness – Waives premium payments for all covered persons for six months when you are diagnosed and receiving a benefit for a covered critical illness payable at the 100% or 50% benefit level. Waiver can be activated only once per calendar year.]

[EZ value option

CI benefit growth through guaranteed benefit increases

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

Example shown: \$1 increase in weekly premium per year for five years. Actual values will vary by age, tobacco use and benefits selected.]



Features you'll appreciate

- **Base benefit amount/annual maximum** – Choose a benefit which creates your calendar year annual maximum amount available for benefit payouts. Benefit amounts may vary by underwriting conditions. Please consult your policy/group certificate for details.
- **Guaranteed renewable** – Guaranteed active coverage for life, as long as premiums are paid. Your premium may change if the premium for all policies in your class changes.
- **Level premiums [& coverage]** – Enjoy rates that don't increase [and benefits that don't decrease] because of age.
- **Family coverage** – Apply for your spouse, children and dependent grandchildren.
- **Portability** – Take your coverage with you and pay the same premium even if you change jobs or retire.
- **Convenient payroll deduction** – No checks to write. A direct bill option is available when you change jobs or retire.

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

Coverage for me:	<input type="text"/>
Coverage for my spouse:	<input type="text"/>
Coverage for my children:	<input type="text"/>
Deductions: \$	<input type="text"/>
Start Date:	<input type="text"/>

[Pre-Existing Condition Limitation

In most states, no benefit will be paid for any condition caused by or resulting from a pre-existing condition, which varies by state.]

Trustmark
Voluntary Benefit Solutions®
PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best¹
400 Field Drive • Lake Forest, IL 60045
trustmarksolutions.com

Most insurance policies contain exclusions, limitations and terms for keeping them in force. Your representative will be glad to provide you with costs and complete details. Your policy and applicable riders CII 214, SIR 214, ASR 214, HLR 214, CGR 214, WPD 214, WPC 214, MAR 214, and EZV 214 for your state will contain exact terms and provisions.

This critical illness/specified disease insurance policy/group certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. In NH and NY, this is a specified disease policy. In MA, you must have a health benefit plan to purchase this insurance.

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).