



## Trustmark Life + Care® Insurance

Take charge of your tomorrow.



If ever there's a time you **can't care for yourself**, things may get difficult – and expensive. Finding caregiving can be a challenge, and care can cost **hundreds of dollars a day**.

It can happen at any age, to anyone: something goes wrong and you start needing **help with the basics of everyday life**, like eating, dressing or going to the bathroom. When that happens, Trustmark Life + Care® pays **cash benefits** that can help you afford the comfort and quality of care that you deserve. Plus, it **doubles as life insurance**, with a death benefit payable to those who rely on you.

### Why Trustmark Life + Care?

1. Two-in-one coverage: get both **permanent life insurance** (death benefit) **and care benefits** for one affordable rate.
2. **Benefits can help with the cost of care** when the time comes, so you can avoid depleting your retirement savings or overburdening family members.
3. Care benefits are paid to you when you receive caregiving services **from either a professional or a family member**.
4. Coverage is available to you on a **guaranteed issue** basis – **no medical questions** asked, and you can't be turned down – up to benefit amount limits.<sup>1</sup>
5. Guaranteed to last a lifetime: once you have coverage, your rate **doesn't increase as you get older**.



Voluntary Benefits

**Trustmark**  
benefits beyond benefits



## How Care Benefits Work

Trustmark Life + Care pays benefits in cash, directly to you, when you **require help with at least two of six activities of daily living** (for example, eating, bathing or dressing) or have a **severe cognitive impairment** (such as Alzheimer's Disease) and receive caregiving services for more than 90 days.<sup>2</sup>

When you receive professional caregiving services, you can collect **4% of your benefit amount per month**, up to the face amount of your certificate. (Or you may elect a one-time lump sum of 20% of your face amount.)

Professional Caregiving benefits example for a \$100,000 certificate:

**\$4,000 per month** up to a **\$100,000** maximum

Plus, with your Family Caregiving benefit, you can get benefits **when care is provided by a family member or friend** rather than by a professional! For family caregiving, collect **2% of your benefit per month**, up to the face amount of your certificate. (Or you may elect a one-time lump sum of 10% of your face amount.)

Family Caregiving benefits example for a \$100,000 certificate:

**\$2,000 per month** up to a **\$100,000** maximum

You can even **switch between family caregiving and professional caregiving** and keep collecting benefits, up to the maximum of your certificate's face amount.

Plus, care benefits paid **do not reduce the death benefit**, so a full death benefit is available to your beneficiaries even after you receive care benefits! This can dramatically increase the maximum value of your coverage:

Benefit type	Maximum Amount (\$100,000 certificate)
Care benefits	\$100,000
Death benefit (before age 70 or 10 <sup>th</sup> anniversary)	+ \$100,000
<b>Total maximum benefit</b>	<b>= \$200,000</b>

Note: because your condition **does not have to be permanent** to receive benefits, the money you receive can help you recover your independence.

## Adjusting to Your Changing Needs

During your working years, you are likely to need the **most life-insurance protection** for those who depend on you. And later in life, you are **more likely to need care benefits** to help **pay for caregiving services**.

Trustmark Life + Care features a unique benefits structure designed to both address these changing needs and keep your plan affordable. It provides you with the **highest benefits** at the times in your life when you **need them most**:

Age	Maximum Care Benefits	Death Benefit
Before age 70 (or 10 <sup>th</sup> anniversary)	\$100,000	\$100,000
After age 70 (or 10 <sup>th</sup> anniversary)	\$100,000	\$33,000

The death benefit reduces to 33% at age 70 or your 10th certificate anniversary, whichever is later. However, your **care benefits never reduce** and remain at the same high level into your later years.

## Additional Plan Features

**Guaranteed Issue** – Apply for yourself with **no medical questions asked**, no exams, and no evidence of insurability required. You **can't be turned down** for coverage! (Applies up to benefit amount limits.)<sup>1</sup>

**Spouse Coverage** – Apply for **Trustmark Life + Care coverage for your spouse** (or domestic partner/civil union partner) as well as for yourself. Your spouse's plan will include the same features as yours. (Spouse coverage amount is capped at a portion of employee amount.)

**Interim Coverage** – Your Life + Care coverage **begins as soon as you apply**, as long as you meet eligibility requirements.

**Terminal Illness Benefit – Advance up to 50%** of your death benefit if you're diagnosed with having less than 24 months to live.

**Options to Convert** – After you have had coverage for at least 10 years, you may elect to **pay no additional premiums** and **convert your plan** into either Extended Term or Reduced Paid-Up life insurance (death benefit only). Details will depend on your plan, age, benefit amount and how long you have had coverage.

**Portability** – Keep your coverage at the same rate and benefits if you change jobs or retire.