



Help Solve the Long-Term Care Issue with Trustmark Universal Life/LifeEvents® Insurance

The need for long-term care (LTC) services is one of the greatest risks people can face. Yet it can be a challenge to find protection against the rising costs of those services, in the event of an accident, illness or aging.

Not being prepared for the high costs of LTC may deplete retirement savings and may create financial hardships for surviving families.

For some, LTC insurance is an option, but may be expensive. In addition, most people don't think about buying it until they get older. By then, it may be more than they can afford. Would it help to have the added protection of combining life insurance, cash value and LTC all in one policy that you may use as a financial tool?



Introducing an attractive alternative for obtaining long-term care

Trustmark Universal Life/LifeEvents insurance is an easy way to buy LTC coverage that you may find affordable. It provides a long-term care benefit¹ that's funded by life insurance.

Universal Life/LifeEvents Insurance with LTC

Fund your future LTC needs through a life insurance policy¹ and help to:

- Maintain independence and freedom of choice over how and where care services are provided (once an insured has met conditions of eligibility and has a plan of care)
- Protect your retirement assets
- Ensure that LTC needs may not create a financial burden on your family

¹The LTC Benefit is an acceleration of the death benefit, which proportionately reduces it, 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. Pre-existing condition limitation and exclusions may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.

²Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 64 and under. Living benefits for LTC remain at their original level.

³Additional charges may apply, not available in all states.

It works like this:

Say the life insurance benefit amount is \$100,000.

Universal Life/LifeEvents accelerates 4 percent of that - or \$4,000 a month - to help pay for care². Plus, Universal Life/LifeEvents features a benefit rider³ that makes the full life insurance benefit amount available at its original value, thus DOUBLING the policy value.

Monthly cash benefit

Some LTC policies limit benefits to a type of care or daily benefit. The Universal Life/LifeEvents benefit for LTC pays benefits directly to you, and allows a choice of care facilities:

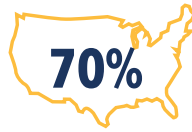
- Home Care
- Adult Day Care
- Assisted Living
- Nursing Home



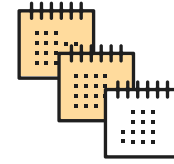
Quick takes



40% of people currently receiving LTC are adults 18-64 years old.



70% of people over 65 will eventually need LTC.



92% of all LTC claims last for about three years.



Get coverage while you can

Some people may not have long-term care coverage because they either can't afford it or can't qualify for it when they realize they need it. That's why being a working adult is ideal. You're younger, healthier, and may qualify for coverage. You may find that premiums are more affordable and buying coverage at work gives you access to more favorable underwriting.

Plus, Universal Life/LifeEvents gives you a way to increase coverage yearly without additional underwriting², just like many traditional LTC policies. If you elect EZ Value for an additional \$1 in weekly premium per year for 10 years, benefit increases are automatic, guaranteed and fully portable for both employees and spouses.

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Sticker shock: The growing cost of care

- Care can cost \$200 to \$300 or more a day.
- About 75% of single people and 50% of all couples spend their entire savings within one year of entering a nursing home.
- LTC costs have risen 5% to 6% annually over the past 20 years.

National Clearinghouse for Long Term Care Information, U.S. Department of Health and Human Services. Date accessed, February 5, 2013

More than LTC

So what if you never use the policy benefit for long-term care? Universal Life/LifeEvents solves that problem, too, in the form of a death benefit. Remember, Universal Life/LifeEvents is life insurance. "Use it or lose it" doesn't exist - life insurance proceeds can be left to beneficiaries even if the LTC benefit is never used.

Features you'll appreciate:

- **Convenient payroll deduction.** No checks to write. No bills to mail.
- **Full portability.** You own the policy so you can keep the coverage when you leave a job or retire (as long as premiums are paid).
- **One-on-one guidance.** You'll get personalized benefit advice and assistance with the application process.

**You care.
We listen.**

Policy Forms IUL.205/GUL.205, HH/LTC.205 and BRR.205.

For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.

Products underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York. Rated A- (Excellent) for financial strength by A.M. Best.

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