



What would their lives be like without you?

Will they be able to keep your home?

When someone dies, family income may be significantly reduced.

Keeping up with expenses may be a challenge.

How will your children's lives change?

Young children need love and care. Teenagers have college dreams.

Growing up happy comes with a healthy price tag.

Without you, how will you keep their dreams alive?

If you need Long Term Care, will choice be important to you?

You deserve the peace of mind that comes from having a choice of home healthcare, assisted living, adult day care and nursing care options.

Long Term Care expenses can add up quickly.





If they need you...

Will their dreams die if you do?

You love your family and want what's best for them. Without you or your spouse there could be a devastating impact on your family's financial security.¹ If your income disappeared, how long would it take before your loved ones faced financial hardship?

Could life insurance help?

Would your savings help pay for your home? What about college?

Most American families don't have enough savings.² In fact, we spend more than we earn. If your household income decreased due to death, would your family's lifestyle be at risk?

Would \$50,000 help?

Will funeral expenses add to your grief?

Many families aren't prepared for the death of a loved one — especially a child. If the unthinkable happened, could you afford a burial?

Would \$5,000 help?

Will your Long Term Care options be limited?

Long Term Care services can be very expensive. Peace of mind comes from having a choice of Long Term Care options.

Would \$2,000 a month help?



...you need life insurance.

¹ Financial Impact of Premature Death, LIMRA International, 2003.

² U.S. Department of Commerce, 2007.

Let's Face It

Few families are financially prepared for premature death or needing Long Term Care. Yet it happens every day — often without warning.

What Can Help?

Life insurance is a promise to your family to help protect their future. Trustmark's Universal Life insurance is permanent life insurance that provides a death benefit for your family if something happens to you or your spouse. The death benefit can be used any way you or your family sees fit.

With Trustmark Universal Life, your coverage is fully portable so you can take it with you if you change jobs, retire, or become disabled.

Living Benefits

Universal Life does more than pay a death benefit to your beneficiaries. It provides Living Benefits for Long Term Care (LTC) that you can use during your lifetime. Living Benefits supplement the cost of home healthcare, assisted living, adult day care and nursing home care.

Think about it:

- 70% of surviving spouses report a devastating impact on their families' financial security.¹
- Surviving families take four to five years to recover from a premature death.³
- More than 50% of household heads do not have a plan to maintain their family's standard of living, or expect their survivors to have trouble covering everyday expenses if they were to die tomorrow.⁴

How Does Universal Life With Living Benefits For LTC Work?

Example: \$100,000 Death Benefit

Universal Life is flexible. You can adjust the death benefit, cash value and premiums as your financial needs change.

Long Term Care Benefit (LTC)

After 90 days of LTC confinement or services, pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.

Benefit Restoration

Restores the death benefit that is reduced to pay for LTC.

Extension of LTC

Extends LTC benefit an additional 25 months.

Total Maximum Benefit

Living Benefits can triple the value of your life insurance.

Maximum Benefit Amount

\$100,000

\$100,000

\$100,000

\$300,000

What Other Benefits Are Available?

- **Accidental Death** – Doubles your death benefit if death occurs by accident
- **Waiver of Premium** – Waives your premiums if you become totally disabled
- **Children's Term** – Covers children, from newborn to 23 years old
- **Terminal Illness Benefit** – Advances up to 75% of your death benefit if your doctor determines that your life expectancy is 24 months or less
- **EZ Value** – Guaranteed automatic increases to Death Benefit and all Living Benefits



¹ Financial Impact of Premature Death, LIMRA International, 2003. ² U.S. Department of Commerce, 2007. ³ National Underwriter, Helping Employers Understand the Need To Close the Underinsured Gap, Nov. 22, 2004. ⁴ LIMRA, "Facts About Life 2006, August 2006.

How does Trustmark Universal Life insurance help?



If you're like most people, family is your number one priority. Imagine how you would feel if something happened to you and they weren't protected.

With Universal Life insurance, you'll feel confident knowing the promises you made are the promises you'll keep – even when you can't be there to see them through.

Additional Benefits

(Check Your Benefits)

Comprehensive Living Benefits

- Long Term Care Benefit (LTC)** – Pays 4% of your death benefit for up to 25 months for home healthcare, assisted living, nursing home care and adult day care. Payments reduce the death benefit. There is a 90-day elimination period before benefit can be paid.
- Benefit Restoration** – Restores your death benefit that is reduced to pay for living benefits.
- Extension of LTC Benefits** – Extends your LTC benefit for up to 25 additional months.

To receive benefits you must meet Conditions of Eligibility for Benefits.

- EZ Value** – Raises your coverage automatically without additional underwriting.
- Accidental Death Benefit** – Doubles your death benefit if death occurs by accident.
- Waiver of Premium** – Waives your premiums if you become totally disabled.
- Children's Term** – Covers all your children, newborn to 23 years old, and is convertible to Universal Life Insurance without evidence of insurability.

Built-in Features

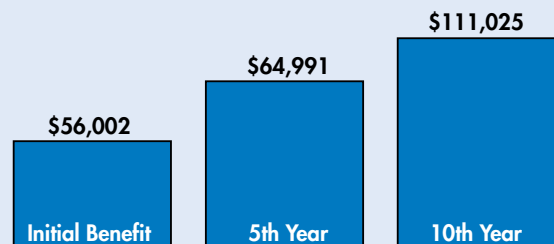
- Permanent Life Insurance** – Pays a death benefit to secure your family's future. It doesn't terminate with age.
- Complete Portability** – Take your policy with you. It's yours to keep even if you change jobs or retire, as long as premiums are paid.
- Terminal Illness Benefit** – Advances up to 75% of your death benefit if your doctor determines your life expectancy is 24 months or less.
- Family Coverage** – Available to protect your spouse, children and grandchildren – even if you choose not to participate.
- Convenient Payroll Deduction** – No bills to watch for and no checks to mail.

This provides a brief description of your benefits under GUL/IUL.205 and Riders and is not a contract. Benefits, exclusions and limitations may vary by state, or may be named differently. Call or write your insurance agent or the company for costs, exact terms, provisions and for exclusions and limitations that apply to the LTC Rider. A complete computer-prepared policy illustration will be delivered with your policy or certificate. Coverage may expire prior to age 100 even if the premium shown is paid as scheduled.

EZ Value Option

EZ Value automatically increases your benefits to keep pace with your increasing needs – without additional underwriting. Your death benefit increases each year by the amount of insurance an additional \$1 or \$2 weekly premium would buy.

Death Benefit Growth



Example: Guaranteed benefit increases with \$1 increase in weekly premium per year for 10 years.

Actual values will vary by age, smoking, benefits selected and current interest rate.

Universal Life Benefits Summary

Name: _____

UL Coverage	Death Benefit	Premium /
Employee	\$	\$
Spouse	\$	\$
Children:		
	\$	\$
	\$	\$
	\$	\$
Grandchildren:		
	\$	\$
	\$	\$
	\$	\$
TOTAL PAYROLL DEDUCTION		

Trustmark

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Limitations for Home Health and Long Term Care Benefits

Benefits begin after you have been confined in a nursing facility or received assisted living or home health care or adult day care services for 90 days. The first 90 days of confinement or services is the Elimination Period, which need not be consecutive days. No benefits are payable for confinement or services during this time. For benefits to be payable, You must meet all the requirements in the provision captioned Conditions of Eligibility for Benefits.

For benefits to be payable, you must require:

- Hands-on assistance in two or more of the activities of daily living, meaning physical assistance, minimal, moderate or maximal, without which you would not be able to perform basic human functional abilities; or
- Supervision by another person in order to protect you or others due to Impairment of cognitive ability.
- (In Louisiana) As determined by an assessment performed by a licensed or certified professional, such as a physician, nurse or social worker.
- (In North Carolina) Have a Plan of Care prescribed by a Licensed Health Care Practitioner who has determined services are Medically Necessary.

Generally benefits will not be paid for loss:

- Due to pre-existing conditions not disclosed on the application during the first six months following the effective date. A pre-existing condition means the existence of symptoms, care or treatment, or a sickness or injury for which medical advice or treatment was recommended by, or received from a provider of health care services, within six months immediately before the effective date.
- Due to nervous or mental, psychoneurotic or personality (except in Louisiana) disorders without demonstrable organic disease. However, nervous or mental disorders which are caused by demonstrable, clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician (in North Carolina, Licensed Healthcare Practitioner).
- In any facility contracted for or operated by the United States Government when there is no cost to you (except and North Carolina).
- In any facility for which no charge is made to you.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared) (in North Carolina, except for acts of terrorism);
 - participation in a felony, riot or insurrection;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth (except in Louisiana and South Dakota). However, complications of pregnancy are considered as Sickness under this coverage.

Renewability

This rider is guaranteed renewable. We may not cancel or reduce coverage under the home health and long term care benefit. Only You can request termination of this benefit. Unless You do, it will remain in force for as long as you pay your premium on time and the base plan remains in force. We have the right to adjust premium rates on a class basis with the approval of the Department of Insurance for your state.

Benefits, exclusions and limitations may vary by state, or may be named differently. See Rider HH/LTC.205 for your state for exact terms, provisions, exclusions and limitations.

Underwritten by Trustmark Insurance Company, Lake Forest, Illinois