

Universal Life Insurance

Facing the Future with Confidence



Trustmark's Universal Life can help you prepare for the future – by providing financial security for your family and helping to protect you against the high costs of long term care.

Trustmark
Voluntary Benefit Solutions[®]

Permanent Life Insurance to help safeguard your family's future.

Living Benefits to help with long term care and terminal illness.

Affordable Premiums with the convenience of payroll deduction.

Peace of Mind for a Lifetime

Universal Life Insurance

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If you're like most people, family is your number one priority. You work hard so they can enjoy a comfortable lifestyle and live life to its fullest.

But what would happen if you were no longer around to provide that financial security? Life insurance is one of the best ways you can help protect your family's future.

Experience THE BENEFIT OF TRUSTMARK UNIVERSAL LIFE

Universal Life offers you and your family affordable life insurance protection, benefits that help pay for long term care and an EZ Value option that automatically raises your benefit to help keep up with your increasing needs.

The insurance provides flexible benefits, allowing you to select the death benefit and cash value components to fit today's goals and have the freedom to adjust them as your needs change.

The Living Benefit package provides additional security during your lifetime to help pay for home healthcare, assisted living, nursing and adult day care.

And Trustmark makes it easy for you to obtain coverage, with a simple application process and affordable premiums paid through convenient payroll deductions.

The Value of Life Insurance

Don't be a statistic

- 70% of surviving spouses report a devastating/major impact on their families' financial security¹
- Surviving families take four to five years to recover economically from premature death²

Having life insurance can help assure your family's financial security.

1. National Underwriter, Nov. 22, 2004
2. LIMRA International, 2005

Highlights

- **Take Your Policy With You.** Your policy is yours to keep even if you change jobs or retire.
- **Flexible Benefits.** Select the life insurance protection and cash value components that meet your financial goals.
- **Affordable.** Premiums start as low as \$3 per week.
- **Family Coverage.** Cover your spouse, children and grandchildren even if you choose not to participate.
- **Simple Application Process.** No physical exam required.
- **Convenient Payroll Deduction.** No bills to watch for or checks to mail.
- **Competitive Interest Rate.** Builds cash value on a tax-deferred basis (under current laws).
- **Living Benefits.** Accelerated death benefits that pay for assisted living, home healthcare, nursing home and adult day care, as well as terminal illness.
- **EZ Value Option.** Automatically raises your coverage to help keep up with increasing needs.



Valuable LIVING BENEFITS

Trustmark's Universal Life does even more than pay a benefit to your beneficiaries — it offers Living Benefits that you can use during your lifetime.

- Long Term Care Benefit (LTC)**
Provides a monthly benefit equal to 4 percent of your base policy for up to 25 months for medically necessary home healthcare, assisted living, nursing home care and adult day care. Benefits are paid as an acceleration and proportionately reduce the death benefit.
- Benefit Restoration**
Restores the death benefit that is reduced to pay for living benefits. With Benefit Restoration, you'll have the security of knowing that your family is protected with the full value of your life insurance.
- Extension of Long Term Care Benefits**
Extends your home health and long term care benefits an additional 25 months, allowing you to receive living benefits for a total of 50 months.
- Terminal Illness Benefit**
You can request up to 75 percent of the death benefit in advance if your doctor determines that your life expectancy is 24 months or less.

How Living Benefits Can Work For You

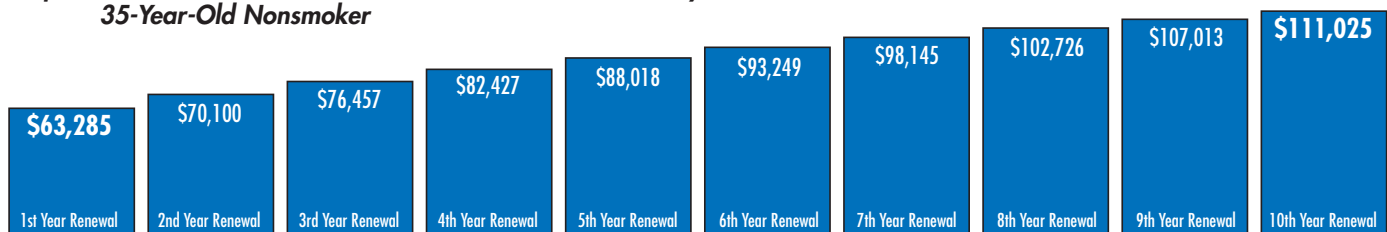
Example: \$100,000 Life Insurance Policy

	Maximum Benefit Amount
LTC Benefit pays \$4,000 per month for up to 25 months	\$100,000 LTC
Benefit Restoration restores your death benefit to its original value	\$100,000 Restoration
Extension of living benefits up to an additional 25 months	\$100,000 Extension
Living Benefits can triple the value of your life insurance	Total Maximum Benefit \$300,000

Automatic Increases IN COVERAGE WITH EZ VALUE

With the EZ Value option, you and your spouse can raise your coverage automatically to keep pace with increasing needs without having to satisfy additional underwriting requirements. EZ Value increases coverage each year by the amount that an additional \$1 or \$2 weekly premium purchases.

Example: \$56,002 Death Benefit, \$1 Increase Per Week for 10 years
35-Year-Old Nonsmoker



Actual values will vary by insured age, smoker status, benefit selected and current interest rate.

Additional BENEFIT OPTIONS

Accidental Death Benefit

This rider doubles your death benefit if death occurs by accident prior to age 75. You can select this rider if you are age 15 through 70.

Waiver of Premium

Allows premiums to be waived if you become totally disabled prior to the policy anniversary nearest your 70th birthday. Also available on child and grandchild Universal Life policies.

Children's Term Rider

Coverage of \$5,000 or \$10,000 can be purchased for children newborn to 23 years if enrolled prior to age 18. Your premium is the same no matter how many children are covered. At age 23, each child has the opportunity to purchase up to \$5,000 of permanent Universal Life insurance for each \$1,000 of Children's Term converted.

Universal Life BENEFITS SUMMARY

Employee's Name: _____ Date: _____

Projected cash values are calculated using the current interest components of ____% through year 10, ____% years 11 through 15 and ____% thereafter.*

UL Coverage	Death Benefit	Cash Surrender Value Age 65, Projected*	Cash Surrender Value Age 65, Guaranteed	Premium/Mode
Employee				
Spouse				
Children				
Grandchildren				
TOTAL PAYROLL DEDUCTION				

*The current interest rate is not a guarantee or estimate of amounts to be paid in the future.

Enroll today

It's simple and affordable. Your employer is offering you a special opportunity to sign up for Trustmark's Universal Life. With portability, simplified underwriting and convenient payroll deduction of your premiums, it's a benefit you can't afford to be without.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Committed to honesty,
integrity and ethics

Trustmark Voluntary Benefit Solutions®

Underwritten by Trustmark Insurance Company

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www.trustmarkinsurance.com

This provides a brief description of your benefits and is not a contract. Benefits, exclusions and limitations may vary by state. See GUL/IUL.205 and riders for exact terms, provisions and 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.