



# Trustmark Universal LifeEvents<sup>®</sup> Insurance with Convalescent Care Benefit

Two important coverages for when you need them the most.

## Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income.

**Universal LifeEvents can help.**

Universal LifeEvents provides a **higher death benefit during your working years**, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

Universal LifeEvents insurance can mean those left behind can still pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.



## Universal LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with convalescent care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 Universal LifeEvents policy
30	from <b>\$3.49 - \$4.39</b>
40	from <b>\$5.05 - \$6.28</b>
50	from <b>\$7.84 - \$9.70</b>

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

## Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes a **convalescent care** benefit that can help pay for these services at any age. This benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

## Here's how it works:



You can **collect 4% of your Universal LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

*The Convalescent Care Benefit is an acceleration of the death benefit 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. Your policy will contain complete details.*

**Note: your rate is "locked in" at your age at purchase!**

Once you have a policy, your rate will never increase due to age.



Universal LifeEvents is **flexible permanent** life insurance designed to last a lifetime.



The younger you are when you enroll, the **more benefit** you receive for the same premium.



**No medical exams** or blood work – just answer a few simple questions.

# What would happen if you weren't around?



**1 in 3 households** would have immediate trouble paying for living expenses if they lost their primary earner.<sup>1</sup>



**40% of Americans** live paycheck to paycheck. Could your family afford to stay in your home?<sup>2</sup>



**56% of Americans** have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?<sup>3</sup>

## How the Universal LifeEvents option works

- A **higher death benefit** during working years.
- **Convalescent care** benefits for long-term care services that **stay the same** throughout your life.

### Example: \$25,000 policy

#### Before age 70

Death benefit **\$25,000**

Convalescent care benefits **\$25,000**

#### After age 70

Death benefit **\$8,333**

Convalescent care benefits **\$25,000**

*Universal LifeEvents death benefit reduces to one-third at age 70 or the beginning of the 15th policy year, whichever occurs last. Issue age is 18-64.*

## Benefit for terminal illness

- **Use part of your death benefit** to help manage costs if you're diagnosed with a terminal illness.

## Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.

**You care.  
We listen.**

<sup>1</sup>2018 Insurance Barometer Study LIMRA/Life Happens. <sup>2</sup>nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. <sup>3</sup>gobankingrates.com/retirement/1-3-americans-0-saved-retirement. <sup>5</sup>An AM 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 (3rd out of 13 possible ratings ranging from A++ to D).

*This is a brief description of benefits under IUL.205 NY and applicable riders HH/LTC.205 (I) NY, ABR.205 (I) NY, ADB.205 (I) NY, CT.205 (I) NY and WP.205 (I) NY. This policy guarantees against lapsing for 10 years (15 for Universal LifeEvents) as long as planned premiums are paid. If you make changes during this period, or pay only the minimum amount, your cash value may not accumulate, or your death benefit may reduce. If there is negative cash value at the end of your no-lapse period, you must make up the premium to establish positive cash value. You may need to pay more premium to maintain your policy than the rate you paid to keep the no-lapse guarantee, or coverage may end before age 100. An illustration will be delivered with your policy. For costs and coverage detail, including exclusions, reductions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/UL/\(A112-2216-UL\)](http://www.trustmarksolutions.com/disclosures/UL/(A112-2216-UL)). This form is not complete without the insert "Limitations for Convalescent Care Benefit Rider – New York Residents." Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.*

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