Trustmark Life + Care® Insurance

Your employer is pleased to introduce Trustmark Life + Care®, a two-in-one combined benefit - life insurance with long-term care.

Trustmark Life + Care® is permanent coverage that helps by paying cash benefits when you need caregiving services and doubles as life insurance, with a death benefit payable to those who rely on you. It's two-in-one protection for your savings and your family.

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 - whether that care is provided by a professional or by a family member - for more than 90 days.[1]

Trustmark Life + Care® Flexible Features

- Apply for yourself with no medical questions asked, no exams, and no evidence of insurability required (up to benefit amount limits).[2]
- Add life insurance coverage for your spouse (or domestic partner/civil union partner) and eligible children in addition to your combined life and care benefits.
- Coverage begins as soon as you apply, as long as you meet eligibility requirements.
- Accelerate up to 75% of your death benefit if a doctor determines your life expectancy is 24 months or less.
- Keep your coverage, at the same rate and benefits, if you change jobs or retire.

Here's How Trustmark Life + Care® Can Pay Care Benefits

With the Benefit Restoration feature, your beneficiaries can still collect a death benefit even if you use all of your care benefits, increasing the maximum value of your coverage:

Note: The death benefit reduces to 33% at the later of age 70 or the 10th policy anniversary. However, the amount available for care benefits never reduces!

Example is for a $50,000 certificate.

Benefit Payout	Before Age 70	After Age 70
Care Benefits	$100,000	$100,000
Death Benefit (Before Age 70 or 10th Anniversary)	+$50,000	+$16,666
Total Maximum Benefit	**$150,000**	**$116,666**

Your plan's coverage may vary. See your plan's information for specific amounts and details.

[1]Care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.
[2] May be available on a guaranteed issue or modified guaranteed issue basis (some exceptions may apply).

Trustmark

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