

Universal Life

Trustmark’s fully portable Universal Life solutions address differing employee needs for permanent life insurance and peace of mind for a lifetime, and are available for employees, their spouses and children. Employees do not have to have coverage themselves to purchase life insurance for their family members. These options include the industry’s most comprehensive Living Benefits package.



Plan Features

Universal LifeEvents®

Matches the needs of insureds throughout their lifetime. Universal LifeEvents pays a higher death benefit during working years when expenses are high. At age 70, when financial needs are typically lower, the death benefit reduces. Living Benefits, however, do not reduce – they continue throughout retirement to match the greater need for long-term care.

Example: Sample death benefits at \$8 per week premium with guaranteed issue underwriting.

Age 35 Non-Smoker LTC included	“Traditional” “Universal Life”		Universal LifeEvents®	
	Benefit at Issue	Benefit at Age 70	Benefit at Issue	Benefit at Age 70*
• Death benefit	\$36,820	\$36,820	\$57,376	19,125
• Monthly living benefit	\$1,437	\$1,437	\$2,295	\$2,295

**Benefit change at the later age 70 or year 15*

Accelerated Death Benefit

- Accelerates 75% of death benefit when life expectancy is 24 months or less.

Long Term Care – Built-In

- Long-Term Care (LTC) – Death benefit accelerates 4% per month up to 25 months when receiving assisted living, home healthcare, adult day care or skilled nursing home care. Payments proportionately reduce the death benefit. Subject to a 90-day waiting period and pre-existing condition limitation of 6/6, meaning benefits are not payable for a loss due to a pre-existing condition that starts during the first six months after the effective date of this rider.

Death Benefit Restoration – Built-In

- Death Benefit Restoration – Fully restores the death benefit reduced by LTC.

Selection(s)

- LTC pays \$4,000 per month for 25 months
- Benefit Restoration restores the death benefit
- Living benefit package can double the value of this policy

Benefit Maximums

\$100,000 LTC Benefits
 \$100,000 Death Benefit
 \$200,000 Total Potential Benefit

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Eligibility

	Universal LifeEvents
<ul style="list-style-type: none"> Employees, actively at work <i>Full-time (30+ hours per week), employed at least</i> <i>Part-time, (20 to 29 hours per week), employed at least</i> 	Ages 18 to 64* 30 days 90 days
<ul style="list-style-type: none"> Spouses Children – Under the age of 23, including natural, step children or legally adopted or under legal guardianship (full-time student/dependent 18 to 23) ‡ Grandchildren - Under the age of 19‡ 	Ages 18 to 64

‡ Only eligible for the standard Universal Life Insurance plan.

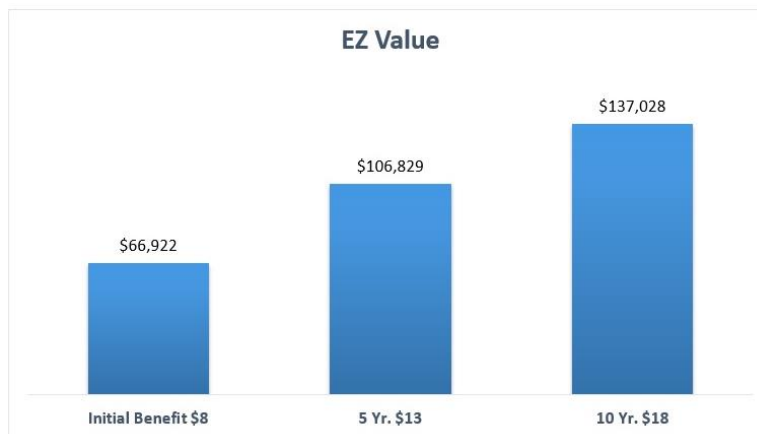
* If offering our Universal LifeEvents insurance plan, an alternative plan will be offered to employees ages 65 to 75

Additional Benefits

EZ Value Plan –Employee Built-In Opt Out

- Automatically increases coverage (on both living and death benefits) to keep pace with increasing needs – without additional underwriting.
- Automated change process is convenient for employers.
- Employees and spouses through age 64 for Universal LifeEvents® – additional \$1 per week on each of the first five anniversaries.

Non-smoker, age 35 – ULE - for illustrative purposes only



(LifeEvents - All death benefit increases resulting from EZ Value increases will reduce to one-third upon the later of the insured reaching age 70 or policy year 15.)

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Rates
Weekly Rates

Trustmark Universal LifeEvents®

Long Term Care, Benefit Restoration

Non-Smoker Rates - Weekly Money Purchase					
Issue Age	\$3.00	\$6.00	\$8.00	\$10.00	\$12.00
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
35	17,287	40,923	56,681	72,438	88,196
45	9,681	23,083	32,018	40,953	49,887
55	5,484	13,075	18,136	23,196	28,257

Long Term Care, Benefit Restoration

Smoker Rates - Weekly Money Purchase					
Issue Age	\$3.00	\$6.00	\$8.00	\$10.00	\$12.00
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
35	11,595	27,449	38,018	48,587	59,156
45	6,081	14,500	20,113	25,725	31,338
55	N/A *	7,268	10,081	12,894	15,707

Long Term Care, Benefit Restoration

Non-Smoker Rates - Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
35	3.98	7.16	10.33	13.50	19.85
45	6.43	12.03	17.63	23.22	34.41
55	10.72	20.60	30.48	40.36	60.12

Long Term Care, Benefit Restoration

Smoker Rates - Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
35	5.54	10.27	15.00	19.73	29.20
45	9.75	18.66	27.56	36.47	54.29
55	18.61	36.39	54.16	71.93	107.48

*Minimum \$5,000 benefit requires premium greater than \$3 per week.

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Guaranteed Issue Underwriting

The Employee Guaranteed Issue (GI) offer is the defined amount purchased up to \$100,000; including EZ Value option of \$1 per week for 5 years. The AIDS and treated in past six-months modified guarantee issue (MGI) health question must be completed for consideration even though they will not be used for underwriting the defined benefit.

Enrollment Conditions

- 1) *The Benefits Communication/Enrollment Firm has access to at least 70% of the eligible employees during a face to face; one-on-one enrollment meeting or a combined Core Benefit/Voluntary enrollment conducted via a Call Center and assisted by the Benefit Communication/Enrollment Firm. (Eligible employees are required to meet/talk with an enroller to learn about the offer. The employee may then choose to elect or waive coverage.)*
- 2) *Waiver Cards are required and must be obtained through the Selerix enrollment system.*
- 3) *No more than three Trustmark products should be enrolled. The total number of products being offered at the case (both Trustmark and Non-Trustmark) must be communicated to the Case Underwriter.*
- 4) *MGI questions will be asked of all applicants*
- 5) *Minimum employee application requirement for UL is 20 employee applications.*

Enrollment conditions will be verified when the case is sold.

Trustmark offers the waived participation GI underwriting offer with the expectation that when these conditions are met the employee participation will exceed 20%. If the requirements outlined in the proposal are met and final employee participation is less than 20%, however, all employees ages 18 to 64 who apply for coverage will be issued at least the GI amount.

Modified Guaranteed Issue **

The Employee Modified Guaranteed Issue (MGI) offer is the defined amount purchased up to \$150,000, including EZ Value option of \$1 per week for 5 years. MGI underwriting is also used for the dependent spouse and child amounts shown on page 4. Two health questions, asking about AIDS and a six-month history of treatment in a medical facility, must be answered. If the answer is "yes," the simplified issue (SI) questions must be answered. Requires at least 20 employee applications. Employee Modified Guarantee Issue underwriting is required when Guarantee Issue is not being offered or for benefits over the Guarantee Issue limit.

- Spouse: Greater of amount purchased by \$3 per week or up to \$25,000.
- Children: Amount of coverage purchased by \$3.02 through \$4.32 per week, based on riders selected.

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Simplified Issue Underwriting

Employee and Spouse Simplified Issue (SI) is a maximum face amount of \$300,000. Employee and spouse age 65+ and all grandchildren policies use SI underwriting. Simplified Issue is also used for amounts in excess of the GI or MGI amounts or when there is a yes answer to the MGI questions. SI requires that the proposed insured provide height and weight plus answers to three additional questions:

- Details of any major health impairments (within the last five years)
- Any history of drug or alcohol treatment
- Specify the reason for seeing a medical practitioner in the past 12 months (other than for a routine physical)

***Questions vary slightly in some states.*

'Rollback' Underwriting

When an application is qualified for a GI amount, but excess coverage is applied for, the excess will be underwritten using an accept or decline basis. If we decline the excess, we will issue the available maximum amount based on the GI rules. We follow the same practice when there is an application in excess of available MGI limits and SI underwriting is used.

Trustmark's application includes an area that permits the applicant to accept these alternate coverages in advance. This eliminates the need for separate amendments to be signed at a later date.

Underwriting for Employee Riders

Underwriting of Employer-Level (Built-In) Riders

Built-in riders are underwritten on the same basis as the base coverage. Cost for these riders will be included in the premium for the underwriting limits established for this case.

Underwriting for Riders for Dependents

Riders are underwritten on the same basis as the base coverage. Cost for these riders will be included in the premium for the underwriting limits established for this case.

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State Specific Information – Situs

Universal Life

- Ages: WA – Universal Life policies not available to children/grandchildren, only Child Term Rider available
- Riders:
 - Death Benefit Restoration: Not available in NY
 - Extension of Benefits: Not available in NY, WA
 - Combo Restoration/Extension of Benefits: Not available in NY, WA
 - EZ Value: Not available in NH, NY
 - Loss of Work/Strike Rider: Not available in NY, WA

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