



Let's talk life.<sup>SM</sup>

Guaranteed Universal Life Insurance

**Trustmark**  
INSURANCE COMPANY  
PERSONAL. FLEXIBLE. TRUSTED.

**100**  
1913-2013  
Years  
of Trust



# Every life has a story.

*You have a picture of the way you want your life to go.*

Now imagine if something happens that not only changes your picture, it changes your life story.

That's when Trustmark Guaranteed Universal Life insurance can help. It can help you live your story, your way.

## What is Guaranteed Universal Life?

Guaranteed Universal Life is permanent life insurance that helps shield your family from financial hardship if you or your spouse is suddenly out of the picture. It's that simple.

### Guaranteed Universal Life:

- Helps provide permanent financial protection
- Is a financial tool that helps you manage life at every stage – from supporting a family to sending your children to college to the need for long-term care
- Builds cash value over time that you can access for life's challenges and life's opportunities



## Why do you need it?

Take a moment, now, to think about life as you know it. Then ask yourself this: If something happens to you, what happens to your family?

- Will they be able to keep your home?  
*When someone dies, family income may be significantly reduced.*
- How much would your children's lives change?  
*Without you, how will their college dreams come true?*
- If you need long-term care, will your choices be limited?  
*Long-term care may be needed at any age and paying for it yourself may deplete your savings.*



Think About It  
Surviving families take 5 to 7 years  
to recover financially from the loss  
of a spouse.<sup>1</sup>

<sup>1</sup>2009 MetLife Financial Impact of Premature Death Study,  
<http://www.metlife.com/about/press-room/us-press-releases/2009/index.html?compID=15908>

## How does it work?

Guaranteed Universal Life comes with guaranteed level premiums, death benefits and cash values you can lock in for as long as you need it. Most certificates also endow, which means they are payable in full if you live to be 100.

Guaranteed Universal Life also comes with an extra level of protection for long-term care services. With it, benefits can be paid under the Accelerated Death Benefit Insurance Rider, under the Long-Term Care Insurance Rider, or as a combination of both.

### Accelerated Death Benefit Insurance Rider

The main reason people have life insurance is for the death benefit. A death benefit puts money in your family's hands quickly when they need it most. It's money they can use any way they want to help with expenses such as:

- Funeral costs
- Rent or mortgages
- A college education for your children or grandchildren
- Household debt
- Retirement and more

### Long-Term Care Insurance Rider

This benefit makes it easy to accelerate part of your death benefit to help pay for home healthcare, assisted living, nursing care and adult day care services when you are chronically ill, should you ever need them.

## How Living Benefits add up

Example: \$100,000  
Death Benefit

Maximum Benefit  
Amount

### Long-Term Care Insurance Rider (LTC)<sup>2</sup>

Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The Long-Term Care Insurance Rider accelerates the death benefit and proportionately reduces it.

\$100,000

### Benefit Restoration Insurance Rider

Restores the death benefit that is reduced by the Long-Term Care Insurance Rider, so your family receives the full death benefit amount when they need it most.

\$100,000

Total Maximum Benefit  
Living Benefits may double  
the value of your life insurance.

\$200,000

<sup>2</sup>The Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider 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 for benefits you must be chronically ill. Pre-existing condition limitation may apply. Please consult your certificate for complete details.

Issue age is 18-80.



## Features you'll appreciate

- **Lifelong Protection** – Provides coverage that will last your lifetime.
- **Family Coverage** – Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life certificate.
- **Accelerated Death Benefit Insurance Rider** – Accelerates up to 75% of your death benefit if your doctor determines your life expectancy is 24 months or less.
- **Portability** – Take your coverage with you and pay the same premium if you change jobs or retire.
- **Guaranteed Renewable** – Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all certificates in your class changes.
- **Convenient Payroll Deduction** – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

## Separately priced benefits

- **Accidental Death Benefit** – Doubles the death benefit if death occurs by accident.
- **Children's Term Life Insurance** – Covers newborns to age 23.
- **Waiver of Premium** – Waives certificate payments if your doctor determines you are totally disabled.
- **EZ Value** – Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.

## Use this chart to take notes when you meet with an insurance agent.

Coverage for me:	<input type="text"/>
Coverage for my spouse:	<input type="text"/>
Cost per pay period:	<input type="text"/>
Date deductions start:	<input type="text"/>

## EZ Value Option

EZ Value automatically increases your benefits to keep pace with your increasing needs – without additional underwriting.

### Death Benefit Growth

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



Example is for age 35 nonsmoker. Actual values will vary by age, smoking, benefits selected and current interest rate.

It's your story. Help protect it with Guaranteed Universal Life insurance.

**Trustmark**

**Voluntary Benefit Solutions®**

PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best<sup>1</sup>

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trustmarksolutions.com  

**This brochure is not complete without insert Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider (form P485-299\_FL (INSERT) (11-11))**

This material is a brief description of your benefits and is not a contract. Only a Florida-licensed agent may be contacted for further information about premium cost and coverage details. See Plan GUL.205; HH/LTC.205; BRR.205; ABR.205; ADB.205; CT.205; and WP.205 for exact terms and provisions that apply to the LTC rider. A complete computer-prepared certificate illustration will be delivered with your certificate. Coverage may expire prior to age 100 even if the premium shown is paid as scheduled.

<sup>1</sup>An A.M. 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- (4th out of 16 possible ratings ranging from A++ to Suspended).

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GUL-LTC-BRR-W-ADB-CTR-EZV-FL

P485-894\_FL (11-11)

## Limitations for Long-Term Care (LTC) Insurance Accelerated Death Benefit Rider

### For benefits to be payable under this LTC insurance rider, you must:

- Be certified by a licensed healthcare practitioner as chronically ill and
- Be confined in a long-term care facility or assisted living facility; or
- Receive services for home healthcare or adult day care.

There are no deductibles for benefits. The elimination period is the first 90 days of services or confinement during which no benefits are payable.



## Limitations and Exclusions

Benefits will not be paid for loss:

- Due to mental or nervous disorders other than Alzheimer's disease and related degenerative and dementing illnesses.
- Incurred while residing or confined outside the United States and Canada.
- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment taken as directed or as prescribed by a licensed healthcare practitioner.
- In any government facility contracted for or operated by the United States government (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family, and services for which there is no cost to the insured.
- Due to illness, treatment or medical conditions arising out of:
  - war or act of war (whether declared or undeclared), except for acts of terrorism;
  - participation in a felony, riot or insurrection;
  - service in the armed forces or units auxiliary thereto; or
  - suicide (while sane or insane), attempted suicide or intentionally self-inflicted injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

**Pre-Existing Condition Limitation:** Benefits will not be paid for loss due to a pre-existing condition that starts during the first six months after the effective date.

### **BENEFITS MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.**

**Guaranteed Renewability:** The rider is guaranteed renewable as long as premiums are paid on time. The company cannot change the terms of coverage, but it may increase the premiums you pay. Any change in monthly cost will be subject to applicable state laws and regulations.

The rider terminates on the earliest of: 1) written notice by you; 2) termination of the certificate, or 3) when the company has paid benefits for the maximum number of months.

*Benefits paid under this rider may or may not be taxable. Whether or not you or your beneficiary incurs a tax liability when benefits are paid depends on how the IRS interprets applicable portions of the Tax Code. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit. Trustmark Insurance Company has no responsibility for any tax consequences of any benefits paid under this rider. This rider is not intended to be qualified long-term care insurance within the meaning of the Internal Revenue Code of 1986.*

Underwritten by Trustmark Insurance Company, Lake Forest, Illinois

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