

PC25

**Trustmark
Producer Conference**
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TRAILBLAZING



Trustmark 

Boots on the ground: Marketing your enrollment to employees



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“Plans are of little importance, but planning is essential.”

- Sir Winston Churchill



Agenda

Today we'll discuss...

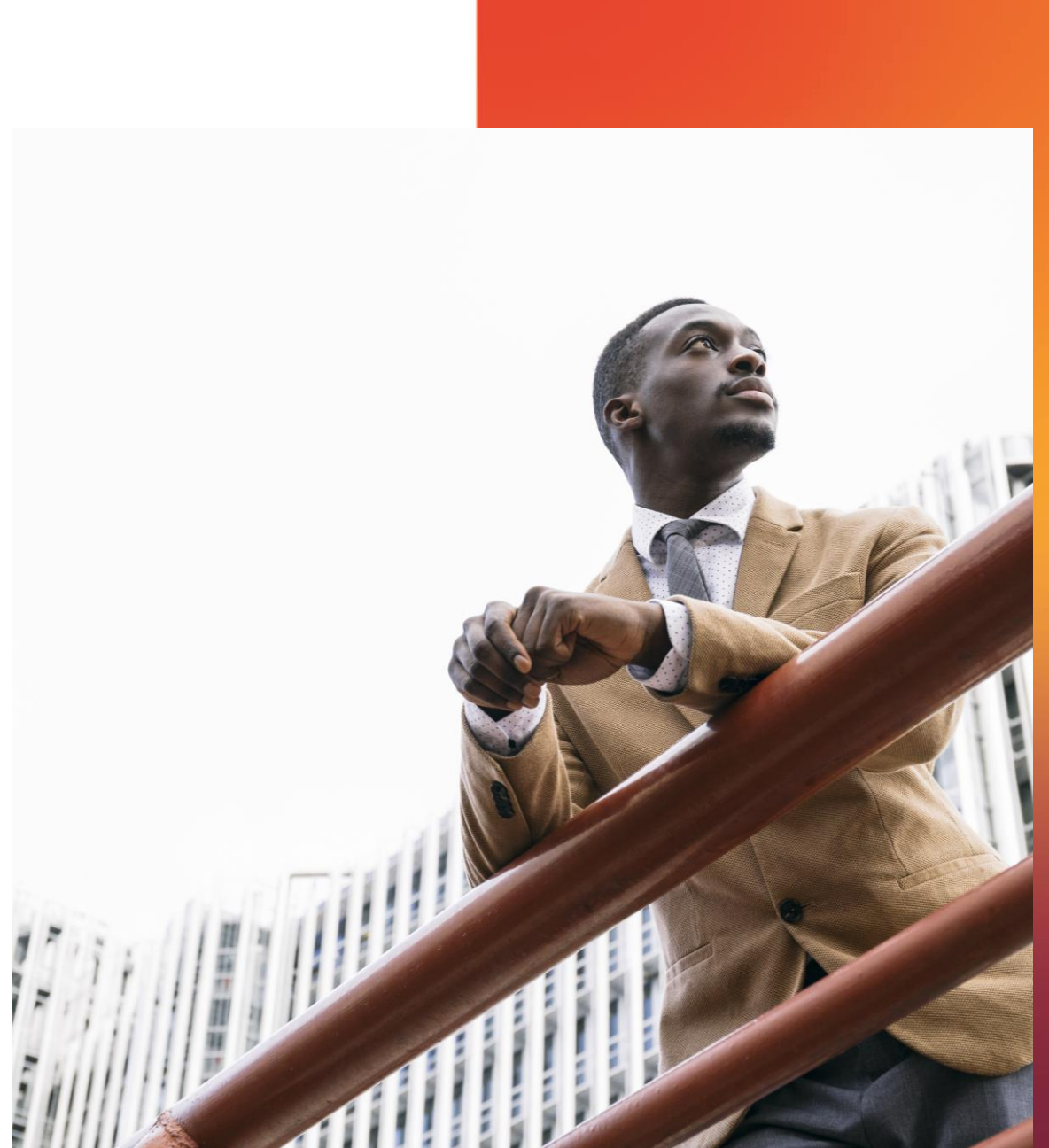
- Enrollment communication
- How Trustmark handles enrollment
- Maximizing broker success with our tailored services
- Key takeaways

Enrollment communication

Enrollment communication

What are brokers seeing in the market?

- HR resources are strained
- Cost of communication support being absorbed or built into broker fee schedules
- Growing reliance on self-service
- Crowded benefits landscape



Enrollment communication

Trustmark understands your challenges

- Clients are coming to you for support, but there are challenges that come with that
- Depending on location, budget, and timing, there can be print or design limitations
- HR and leadership teams with competing priorities



Enrollment communication

What's the threat?

- Having to work with multiple carriers and enrollers causes:
 - Disorganization
 - Lack of specialized expertise
 - Lack of clear timelines
 - Inconsistent communication

Enrollment communication

Searching for better solutions

- Turnkey support from their enrollment and carrier partners
- Comprehensive, ready-to-deploy marketing resources to simplify the enrollment experience





How Trustmark handles enrollment

**Think about the
most successful
enrollment you've
ever had...**

What made it great?



How Trustmark handles pre-enrollment

Getting the employer's buy in

- These aren't "set it and forget it" products
- We need support to deliver effective communication
- The outcome of the program depends on the backing of HR



How Trustmark handles pre-enrollment

Positioning the enrollment

- Discuss our capabilities and tiered approach to supporting enrollment communications
- Showcase ability to educate and engage employees about the offerings



How Trustmark handles enrollment

Utilizing Trustmark's Lookbook

- Reaffirm with the broker the timeline & materials required to have a successful case
- During a case Kick-off call, the Implementation Manager will offer the opportunity to have a deeper discussion



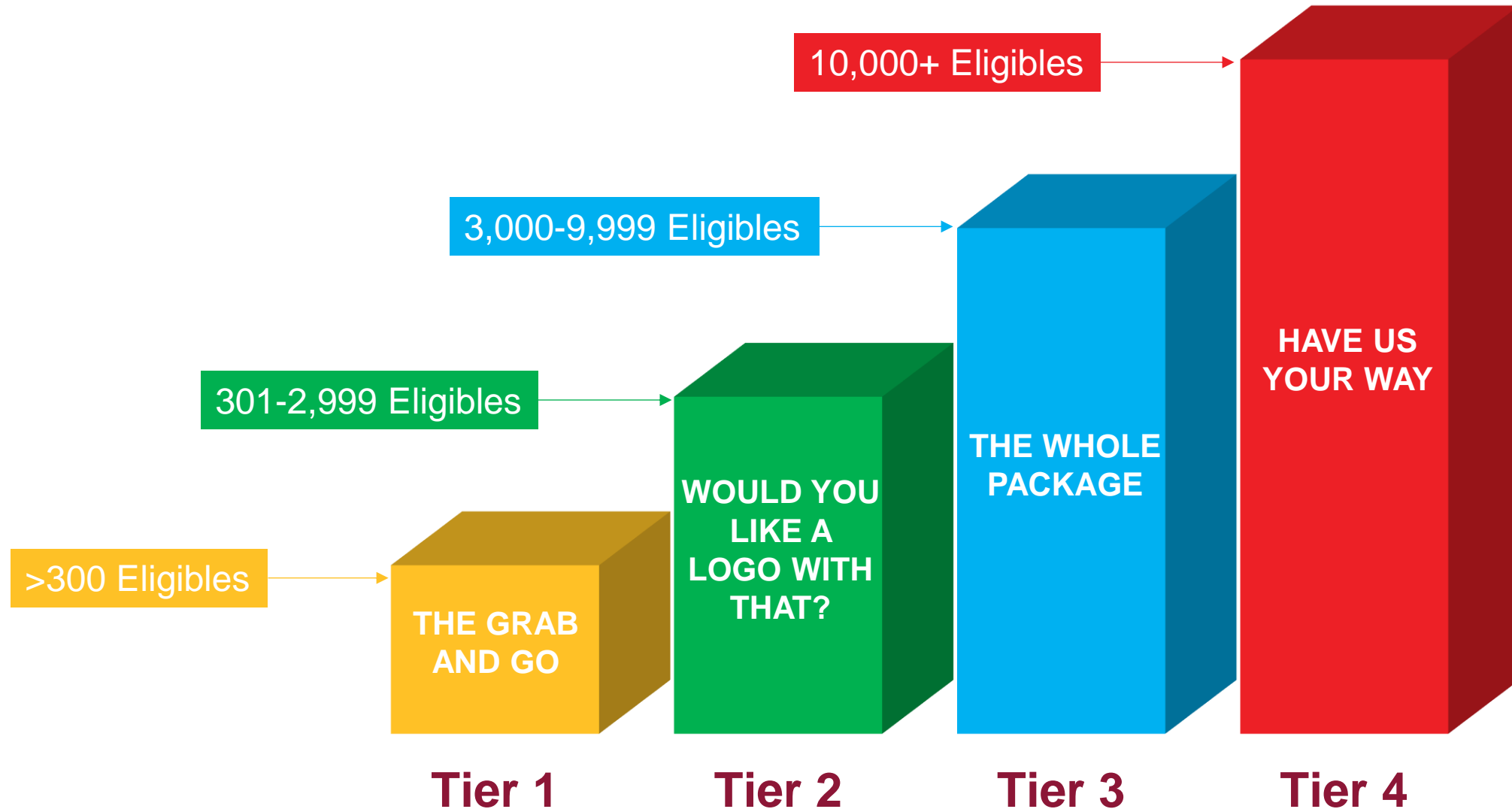
Maximizing broker success with our tailored services

Why partner with us?

- We help you work faster, win more business and enhance enrollment success
- Our marketing team provides brokers scalable, customized solutions for all case sizes



What is Lookbook?



Tier 1: Rapid turnaround for small case sizes

Speed

Materials delivered in fast time for quicker client onboarding

Simplicity

Streamlined processes for small-scale enrollments

Reliability

Dependable outcomes with minimal oversight

Tier 1: Rapid turnaround for small case sizes

Grab & go

- Case size: >300 lives
- Access to robust portfolio of “out of the box” enrollment communication materials
- Value add services like Trustmark Enroll for Life provide maximum efficiency

Benefit Summary

The image shows a sample of a benefit summary document for Trustmark Universal LifeEvents* Insurance with Long-Term Care Benefit. The document is titled "Benefit Summary" and features a blue and white color scheme. It includes a header with the Trustmark logo and the product name. Below the header, there are several sections of text and graphics, including a photo of a family. The document is designed to be clear and easy to read, with bullet points and bold text highlighting key features. At the bottom, there is a section titled "This is not..." which provides additional information about the policy.

Presentation

The image shows a presentation slide for Trustmark Enrollment Training. The slide features the Trustmark logo at the top left. The main text on the slide reads "Welcome to Trustmark Enrollment Training" and lists the following items: "Case Name", "Enrollment Period", "Training Date", and "Voluntary Benefits". On the right side of the slide, there is a photograph of a family (a man, a woman, and two children) standing around a table, smiling and looking at something on the table. The overall design is clean and professional, with a blue and white color scheme.

Tier 2 & 3: Customization for medium sized cases



Personalization

- Tailored to your clients' needs and enrollment details

Flexibility

- Adaptable materials for diverse industries and multiple products

Brand alignment

- Maintain consistent messaging that aligns with your brokerage

Tier 2: Customization for medium sized cases



Would you like a logo with that?

- Case size: 301 – 2,999 lives
- Access to cobranded materials like flyers, pre-designed email campaigns, and more!
- Ability to pick which materials make sense for the clients' unique needs

Email

YOUR LOGO HERE Trustmark

The GOAT Group is excited to announce a special benefit offer- life insurance with long-term care protection included

Two of the biggest threats to a family's financial future can be leaving to pay the rising cost of long-term care services, and having a family member pass away. You can now help protect your family from both, with Trustmark Universal Life insurance, which includes benefits for long-term care services.

You have a special offer during this benefit enrollment to get the unique coverage, only available through work.

Only available 12/04/2023 – 12/15/2023
Learn more and get this special benefit!

What is Universal Life, and how does it work?
Trustmark Universal Life insurance is two-in-one protection. It's permanent life insurance that can be used for long-term care services. When you reach your "lock-in" premium that doesn't increase due to age, if the Benefit Restoration rider is included, you can use the long-term care benefits and still have a full death benefit - this can amount to double the value of your plan.

Why should I have long-term care protection?
The cost of long-term care is continuing to rise, and such services are generally not covered by health insurance, disability insurance or Medicare. People may need care at any age, and the likelihood only increases as you get older. Services can be expensive. For example, the average cost of a non-nursing unit in an assisted living facility is currently over \$3,000/month.

Trustmark Universal Life can help you and your family be better prepared for these challenges and protect your financial and retirement funds.

Enroll in Universal Life and secure this valuable protection:

ENROLL NOW

To log in, use your SSN as your ID# and your confidential Personal Identification Number (PIN) as the last four of your SSN and last two digits of birth year.

If you need help, please contact enrollment@goat.com

Benefit Summary

Trustmark Universal LifeEvents® Insurance with Long-Term Care Benefit

Two important coverages for when you need them the most.

Financial security even after a loss
Protecting your financial future is one of the greatest responsibilities. When a family loses someone, or another key person, survivors may suddenly be faced with extra expenses and debts, and need a source 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. Then, when you retire, you have Universal LifeEvents working for you to ensure a plan and benefit amount that provides the right protection for you.

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

Universal LifeEvents example rates
Simple ranges of weekly rates for employer only, one consider coverage with long-term care benefit. You must also pay depend on additional benefit selected by you and/or future employer.

| Age at start of coverage | \$25,000 Universal LifeEvents (single premium) |
|--------------------------|--|
| 30 | from \$2.00 - \$4.50 |
| 40 | from \$5.00 - \$6.75 |
| 50 | from \$7.50 - \$10.75 |

Simple rates are shown for illustrative purposes only. Rates may vary by age, credit rating, state, employer and factors which affect your risk. An application for insurance must be completed and accepted.

Here your rate is "locked in" at your age at enrollment
Once you have enrolled, your rate will remain constant for life.

Flexible features available
4K - You can receive 4% of your Universal LifeEvents death benefit per month for up to 24 months to help pay for long-term care services.
2x - PLED if you receive benefits for LTC, you're full death benefit is still available to your beneficiaries.

Here's how it works:
The LTC benefit is an acceleration of the death benefit and is not being paid. Cash benefits are paid at 4% of the death benefit. The 2x benefit is available to the policy and will double the amount of the long-term care benefit and be available to the beneficiaries of the policy as long as you live.

HealthPlan OF SAN MATEO
Healthy is for everyone

Trustmark

Tier 3: Customization for medium sized cases



The whole package

- Case size: 3,000 – 9,999 lives
- Combine our content and advertising with the client's brand.
- Ability to pick which materials make sense for the clients' unique needs

Tailored Poster using client brand guidelines and content.

NEW LONG-TERM CARE BENEFIT opportunity for Team Schein Members

Two-in-one protection: Universal Life and Long-Term Care
Special Enrollment: July 24, 2023 - August 11, 2023

Trustmark Universal Life Insurance with a Long-Term Care Benefit

- **Guaranteed Issue.** Up to \$150,000 in life insurance and \$4,000 in monthly long-term care benefits available without health questions.
- **Level Rates.** Issue-age rates designed not to increase as you age.
- **Family Coverage.** Policy options available for spouse/domestic partner and children.
- **Guaranteed Benefit.** Pays long-term care benefits for up to 50 months, and life insurance proceeds can be left to beneficiaries even after long-term care benefits have been paid.¹

LEARN MORE & ENROLL

Talk to a Benefits Specialist: (800) 485-4221, Monday - Friday, 9 a.m. - 5 p.m. ET
Visit: <https://trp.liw/henry-schein-LTC-2023-DP>

Trustmark | HENRY SCHEIN | BENEFITS YOU

Tailored postcard using client brand guidelines and content.

NEW BENEFIT!

Don't miss out on a special enrollment for Trustmark Universal Life with Long-Term Care Benefits

Long-Term Care benefits can provide peace of mind and financial protection if you need care for an extended period of time.

Enroll now and lock in a low rate!

Coverage begins September 1st

WHAT ARE THE BENEFITS OF ENROLLING?

- **Lock in low rates.** Your premium is based on your age and will never increase as long as you maintain coverage.
- **Coverage is portable.** You will be able to keep your coverage if you move to another state.
- **Peace of mind.** Trustmark's care benefits can help pay for long-term care expenses if you need them.

Trustmark | HENRY SCHEIN | BENEFITS YOU

Tier 4: Boutique-agency solutions for large case sizes

On-time

Stay ahead of deadlines with a team that understands clients' priorities

Flexibility

Expand your offerings with our scalable solutions for large cases

Trusted

Improve client satisfaction through tailored enrollment communications

Tier 4: Boutique-agency solutions for large case sizes

Have us your way

- Case size: 10,000+ lives
- Trustmark's design team is offered as a flexible partner to develop unique materials for clients
- Marketing plays the role of a strategic partner, and can be involved in planning, development, and tracking of enrollment campaigns as needed

Tailored Letters



Tailored Video



Tailored Postcards



Delivering enrollment solutions

Tailored, timely, and high-quality

- We understand your concerns and proactively work to solve them
- Our robust processes are tailored to meet the unique specifications of each case
- We offer a consultative marketing approach to maximize impact



How we make a difference

Going beyond

- We offer value-added services as being a producer with Trustmark
- We serve as back-end operations for your business
- We are a seasoned team with decades of enrollment communications experience



Trustmark's enrollment delivery performance

Demonstrating commitment through our actions

98%

On-time delivery
in **2024**

96%

On-time delivery
Sept-Nov peak
enrollment season

100%

On-time delivery
November

Key takeaways

We're here to help you...

- Communication tailored to your case
- Materials are high quality and timely
- Manage your client expectations through proper case planning

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Thank you!