

# PC26

Trustmark  
Producer Conference  
Nashville • February 1-4, 2026

# AMPLIFY

Trustmark 

# Enroll For Life: Setting the Stage for Smarter Enrollments



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Regional Sales Director, Upper Midwest  
Trustmark Voluntary Benefits

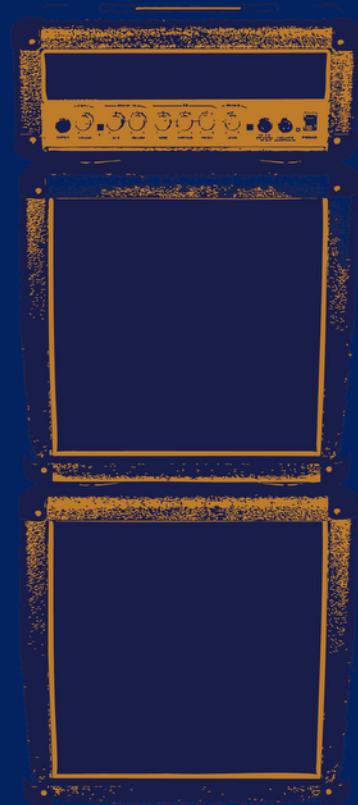


**Tom Smith**

Vice President, Enrollment Services  
Trustmark Voluntary Benefits

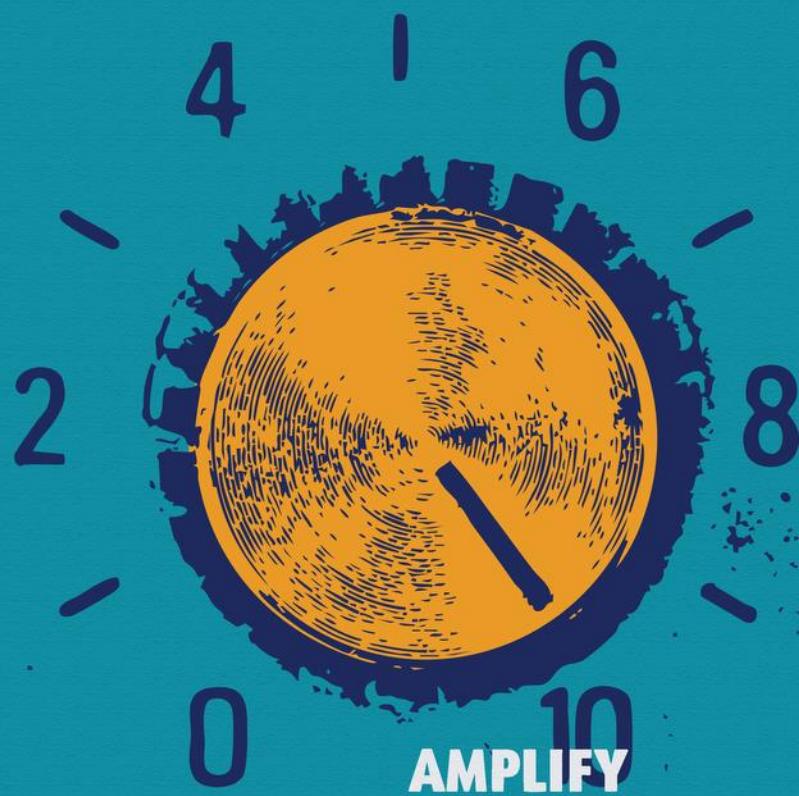
# Agenda

1. What is Enroll For Life?
2. Who is the Target Audience?
3. A Look at EnrollForLife.com
4. Steps for Implementation
5. Case Studies: Enroll For Life Enrollment Participation Results



# Enroll For Life

What Is It?  
Who Is It For?



# What Is Enroll For Life?

- A self-service benefits enrollment platform delivering Trustmark's permanent life with long-term care solutions
- Available for cases under 1,000 lives
- Designed to help brokers and employers:
  - Engage employees
  - Streamline administration
  - Boost benefits participation



# Key Features

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Key Results

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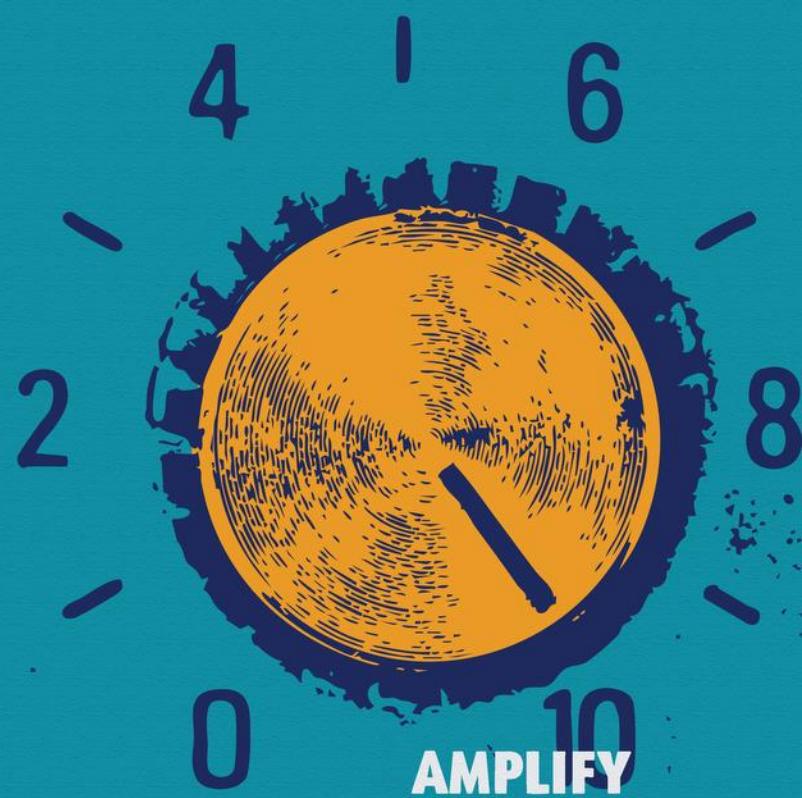
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Encrypted platform with two-step verification	Secure employee and employer data through a system you can trust
Split based on active response rate	Max of 70% / Min of 30%

# Enroll For Life Target Audience



- Employers looking to offer life/LTC benefits through a turnkey, self-directed platform with modern messaging
- Employers who have avoided permanent life due to core benefit platform limitations
  - Enrolling an issue age benefit without underwriting
- Clients open to off-cycle/best practices to generate active self-directed enrollment conditions

# Enroll For Life Enhancements



# What's New With Enroll For Life?

- Revamped branding
- Enhanced video accessibility
- Refined messaging

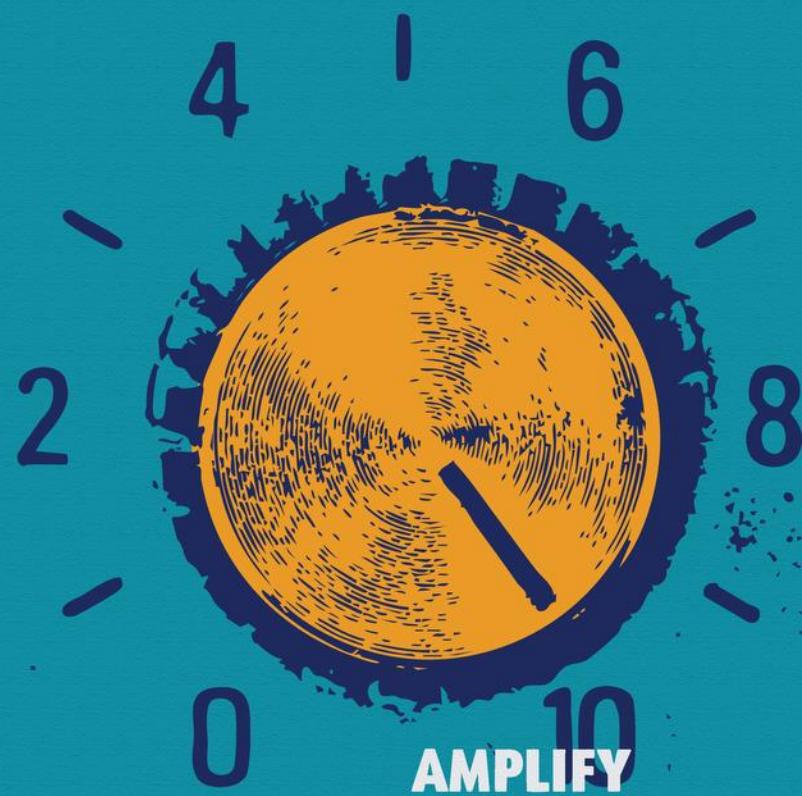


# Coming in 2026



- Add tracking capabilities
  - Mobile vs. PC
  - Video clicks
- Carve-out and buy-up on employer-paid
- Add enrollment capabilities for group products

# Case Studies



# Case Study: Private School

**75.81%**

Active Response Rate

**277**

All Eligible Employee Applications

**56**

Opt-In/Up

**154**

Opt-Out

**20.22%**

Plan Participation Rate

**26.67%**

Action Response Participation Rate

**\$93,653.52**

Premium

**~59k or Level ~~13K for 10 years**

1<sup>st</sup> Year Heaped/Level Broker Revenue

**\$18,000**

Enrollment Commission Projection

# Case Study: Symphony

**54.27%**

Active Response Rate

**164**

All Eligible Employee Applications

**26**

Opt-In/Up

**63**

Opt-Out

**15.85%**

Plan Participation Rate

**29.21%**

Action Response Participation Rate

**\$40,909.80**

Premium

**~22k or Level ~4,860**

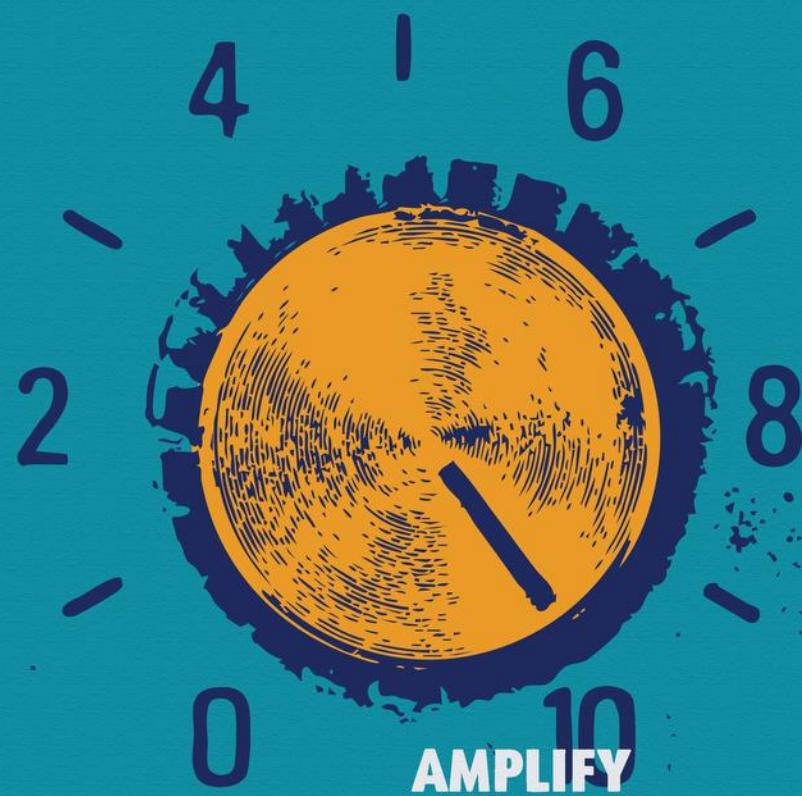
1<sup>st</sup> Year Heaped/Level Broker Revenue

**\$12,000**

Enrollment Commission Projection



# EnrollForLife.com



EnrollForLife™ offers insurance plans designed to provide living and legacy benefits for immediate and long term asset protection.

Opt In, Up, Or Out® Enrollment Options

Start Enrollment

**Opt In**  
Where you can select the minimum

**Opt Up**  
Where you can select a higher amount and/or add dependents

**Or Opt Out**  
Where you can decline coverage

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Live Chat

If you are an employee and have questions or difficulty with the online systems, please call:

**The Benefit Enrollment Inquiry Line:**  
1-888-369-7049

**Hours:**  
Monday – Friday  
8:00AM – 4:30PM CST

Index

enrollforlife.com/Benefits

Trustmark  
Enroll For Life™

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## My Benefits

### Welcome Tom Smith

Benefit	Deduction	Status
Trustmark Life + Care Insurance	Per pay period	NonStarted -

[Get Started](#)

\*Spouse and dependent children must be entered prior to starting enrollment in order to see rates for them.

**Opt In**  
Where you can select the minimum

**Opt Up**  
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Live Chat

9:41

enrollforlife.com

Enroll For Life™  
Opt In, Up, Or Out™

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Video Video Video Brochure

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Live Chat

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Trustmark Life + Care® Insurance  
Take charge of your future.

A simple way to get both the long-term care insurance and long-term care services you need. The need for long-term care (LTC) services can put a strain on families, but it can be a challenge to find providers who can help with the costs of those services. In the event of an emergency, Trustmark's Care Management service can help you find the right LTC services. If you have a long-term care benefit that's funded by permanent life insurance, you can use it to pay for LTC services. If it happens, Trustmark Life + Care®'s care benefit will help you offset the cost and quality of care that you desire. Plus, it includes an insurance-with-a-death-benefit provision.

Why Trustmark Life + Care®?

- 1. Save in one insurance plan to purchase the insurance (death benefit) and long-term care services you need.
- 2. Benefits can help with the cost of long-term care if the time comes, so you can avoid depleting your savings.
- 3. Long-term care benefits can help pay for professional caregiving services: home health aide, respite care, live-in care, and more.
- 4. Coverage is available to you in a guaranteed issue basis - no medical questions asked.
- 5. Guaranteed to last a lifetime, once you have coverage and continue to pay your premium, your rate doesn't increase as you get older.

Trustmark Life + Care®

TRUSTMARK VOLUNTARY BENEFITS

## UNDERSTANDING your life insurance options

70% OF PEOPLE over 65 will require long-term care.<sup>1</sup>

1. U.S. Department of Health and Human Services, "Caregiver Resource Kit on Long-Term Care," last reviewed April 05, 2012.

Voluntary Benefits

Life • Choice  
• Comfort  
• Confidence  
• Contentment

Trustmark  
Leading Beyond Benefits

# Non-Response Report Shows Employee's Name With Encrypted Email & Phone Number

Location

Employee Filter Group

Generate Report

FirstName	LastName	Location	Email	Phone1	Date of Hire
TESTsvnfifty	TESTC-svnfifty		toXXXXX.com	+1 (XXX) - XXX - 0670	07/12/2015

[Send SMS](#) [Send Email](#) [Send Report to HR](#)

Admin user can create and send emails, text and downloadable reports from the portal

# Pre-Approved Communication

REMINDER TO COMPLETE ENROLLMENT Inbox x



**ABC Company HR** <ABCCompanyHR@iopt.io>

to Tom Smith

Yesterday, 3:26PM

Our records indicate that you have not accepted or declined coverage. Please complete enrollment by XX/XX/XXXX.

It's Easy to Enroll at [www.EnrollForLife.com](http://www.EnrollForLife.com)

As an employee, you are being offered the opportunity to participate in Universal Life with Long-Term Care insurance. This plan is a voluntary benefit and offers you the convenience of the premium being payroll-deducted from your pay check.

**Life with Long Term care provides the following features:**

- Premiums – your rate locks in based on enrollment age
- Long-Term Care (LTC) Benefits – your death benefit can be advanced if needed for long-term care services
- Both the Long-Term benefit and the death benefit can be paid
- Family coverage
- Medical questions are waived during this enrollment for active at work employees – based on all employees or declining coverage
- At a minimum – login and Opt Out – it will take less than two minutes

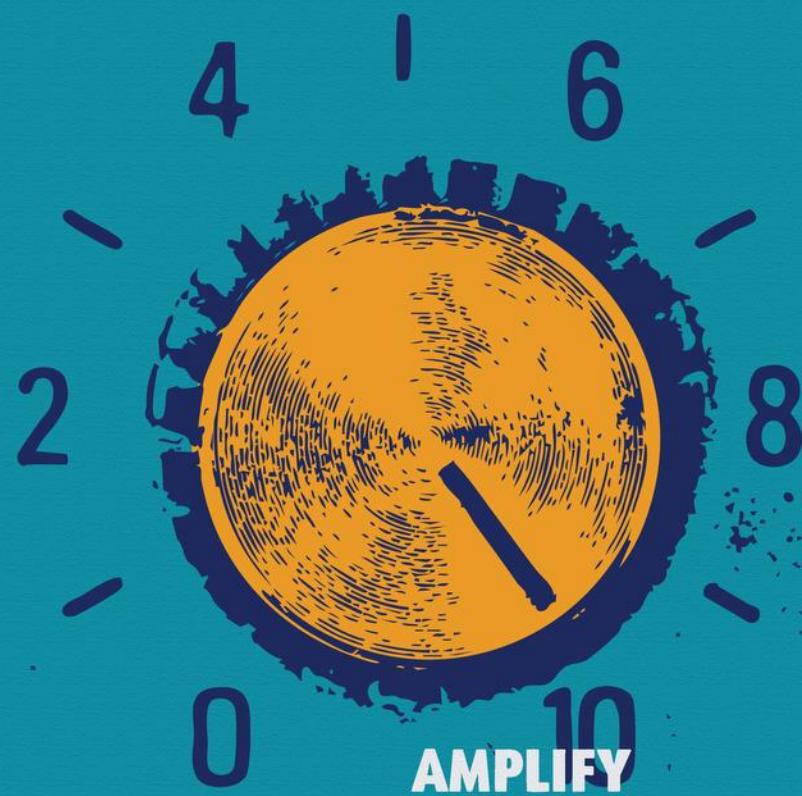
This can be done online at [www.EnrollForLife.com](http://www.EnrollForLife.com) by entering the login information below. After logging on you will be presented custom rates based on your age. There are also videos and brochures posted online for your review.

Deadline to enroll XX/XX/XXXX

**Login Credentials:**

ABC HR: We noticed you have not completed your benefit enrollment. Please login to [www.EnrollForLife.com](http://www.EnrollForLife.com) and accept or decline by May 1st. Reply STOP to end

# Best Practices



# Getting Employers On Board



- Discuss the benefits of off cycle enrollment with Enroll For Life:
  - As LTC needs grow and standalone options shrink, employers and employees need solutions
  - A solution that can be presented regardless of effective date
  - Time and focus to educate around a 2-in-1 product
  - Simple implementation process

# Implementation Steps

- Sign telecommunications agreement
- Send census
- Approve communication schedule
- Trustmark billing call
- Enrollment occurs  
(annual off cycle without perpetual)
- Deductions sent for payroll upload



# Key Takeaways

- Off cycle enrollments with Enroll For Life are an effective and simple way to offer permanent life and long-term care solutions
- Enroll For Life can help improve employee engagement, streamline administration and boost benefits participation
- We continue to enhance the Enroll For Life platform for a seamless enrollment experience with Trustmark
- Enroll For Life presents revenue opportunity for any given effective date all year long

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# Thank you!

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