

PC25

Trustmark
Producer Conference
Dallas, Texas • February 2-5, 2025

TRAILBLAZING

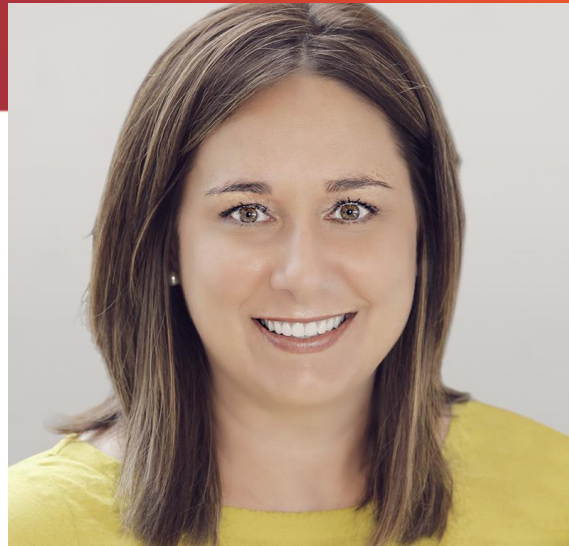
Trustmark 

Marketing mavericks: 4 ways Trustmark can be the ace up your sleeve



Kevan Robbins

Director, Broker Marketing



Stephanie Filak

Director, Consumer Marketing



Why did Indy win? Why is this scene iconic?



Fortunately, you've got marketing mavericks of your own



Kevan "Coolhand" Robbins
Employer marketing solutions



Stephanie "Fast Draw" Filak
Employee marketing solutions

Agenda

4 ways to leverage Trustmark marketing as the ace up your sleeve

- **Personalization** – Deliver the next best experience that drives business outcomes
- **Segmentation** – Speaking to your key markets
- **Accessibility** – Putting tools and resources at your fingertips
- **Thought leadership** – Stand out to clients by sharing eye-opening information

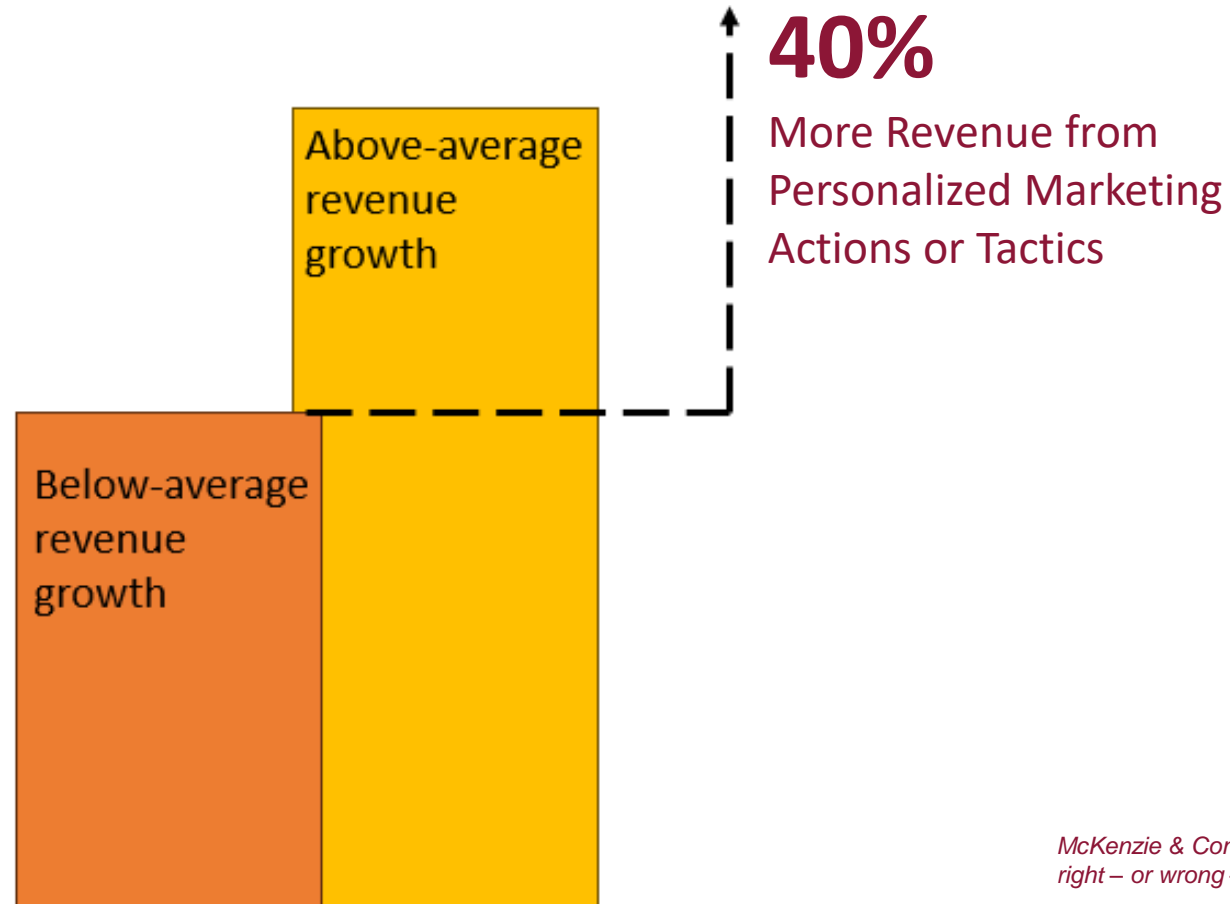
The impact of personalization

What is personalization?

- A strategy that uses information to create tailored content for individual consumers
- The goal is to make consumers feel like the message was made specifically for them



What do personalized messages do for your business?



McKenzie & Company, The value of getting personalization right – or wrong – is multiplying, November 2021

Companies divided into two groups based off past-year revenue growth



Consumer communication collateral is customized to the case underwriting offer

Trustmark Universal [Life]/[LifeEvents®] Insurance with Long-Term Care Benefit

[Two choices for combined coverage and lifelong protection.]
[Two important coverages in one to help protect you for life.]
[Two important coverages for when you need them the most.]

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. Universal [Life]/[LifeEvents] can help.

[Whether you are married, a parent or single and starting out, Universal Life helps take care of the people important to you if tragedy happens.] [Universal LifeEvents provides a higher death benefit during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.)] [Universal Life provides a consistent lifelong benefit, while, for the same rate, the Universal LifeEvents option offers a higher death benefit during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.)] You can choose a plan and benefit amount that provides the right protection for you.

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

Universal [Life]/[LifeEvents] sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	[\$25,000 Universal Life policy]	[\$25,000 Universal LifeEvents policy]
30	from [\$5.06 - \$6.27]	from [\$3.49 - \$4.59]
40	from [\$7.42 - \$9.44]	from [\$5.05 - \$6.71]
50	from [\$11.92 - \$15.44]	from [\$7.84 - \$10.71]

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: your rate is "locked in" at your age at purchase! Once you have a policy, your rate will never increase due to age.

Help Solve the Long-Term Care Issue with Trustmark [Universal Life]/[LifeEvents®] Insurance

The need for long-term care (LTC) services is one of the greatest risks people can face. Yet it can be a challenge to find protection against the rising costs of those services, in the event of an accident, illness or aging.

Not being prepared for the high costs of LTC may deplete retirement savings and may create financial hardships for surviving families.

For some, LTC insurance is an option, but may be expensive. In addition, most people don't think about buying it until they get older. By then, it may be more than they can afford. Would it help to have the added protection of combining life insurance, cash value and LTC all in one policy that you may use as a financial tool?

Introducing an attractive alternative for obtaining long-term care

Trustmark [Universal Life]/[LifeEvents] insurance is an easy way to buy LTC coverage that you may find affordable. It provides a long-term care benefit* that's funded by life insurance.

[Universal Life]/[LifeEvents] Insurance with LTC

Fund your future LTC needs through a life insurance policy† and help to:

- Maintain independence and freedom of choice over how and where care services are provided (once an insured has met conditions of eligibility and has a plan of care)
- Protect your retirement assets
- Ensure that LTC needs may not create a financial burden on your family

It works like this:
Say the life insurance benefit amount is \$100,000. [Universal Life]/[LifeEvents] accelerates 4 percent of that - or \$4,000 a month - to help pay for care*. [Plus, [Universal Life]/[LifeEvents] features a benefit rider† that makes the full life insurance benefit amount available at its original value, thus DOUBLING the policy value.]

Monthly cash benefit
Some LTC policies limit benefits to a type of care or daily benefit. The [Universal Life]/[LifeEvents] benefit for LTC pays benefits directly to you, and allows a choice of care facilities:

- Home Care
- Adult Day Care
- Assisted Living
- Nursing Home


Voluntary Benefits

Trustmark
benefits beyond benefits

[Insert logo here]

Trustmark

You Deserve the Best Care Benefit Possible. Enroll Now!



[Client Name] employees are eligible for Trustmark Life + Care® insurance. Care benefits are funded by permanent life insurance. These benefits allow you to receive care on your terms, with more comfort and quality of life for you, and less worry or hardship for your family.

Enrollment for these benefits is [Enrollment Dates].
Trustmark Life + Care® insurance is permanent life insurance that includes care benefits. It offers cash payments directly to you when you receive qualifying caregiving services. It also provides a death benefit to your beneficiaries that can help protect those who depend on you.

Schedule an appointment now to learn more.

Here's What You Need to Know. Life + Care® offers:

- Guaranteed issue (limitations apply)
- Death benefit
- Care benefits paid to you
- Rates that don't increase as you get older
- Portable coverage

The only enrollment questions you'll be asked are whether you are actively at work.

Drive more business with Trustmark's personalized solutions!

- Our personalized communication materials can help lead to higher engagement and understanding of case offers
- We offer brokers the opportunity to be better positioned to attract and retain clients during enrollments



Segmentation – Make your messaging mean more to clients

Segmentation:

What do we mean?



Identifying key markets



Delivering marketing experiences unique to that demographic



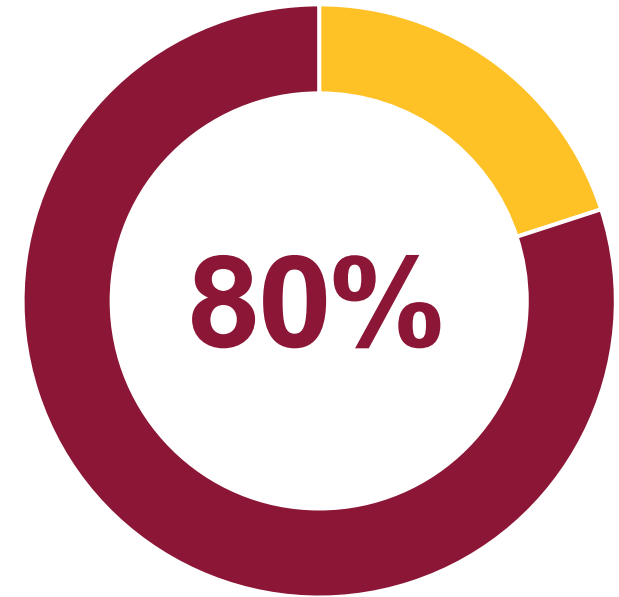
What does it mean for your clients?

- They increasingly expect that you know and understand who they are
- They want messaging that speaks to them
- They want experiences tailored to their unique needs
- They're probably going to be reached in different ways too



Segmentation: Why it's critical

- **Improve employer engagement:** Delivering messaging that addresses specific needs and pain points
- **Higher conversion rates:** Target the most relevant customer segments
- **Increased ROI:** Efficient allocation of marketing resources to the most promising customer groups



80% of companies that use market segmentation report increased sales

– LinkedIn

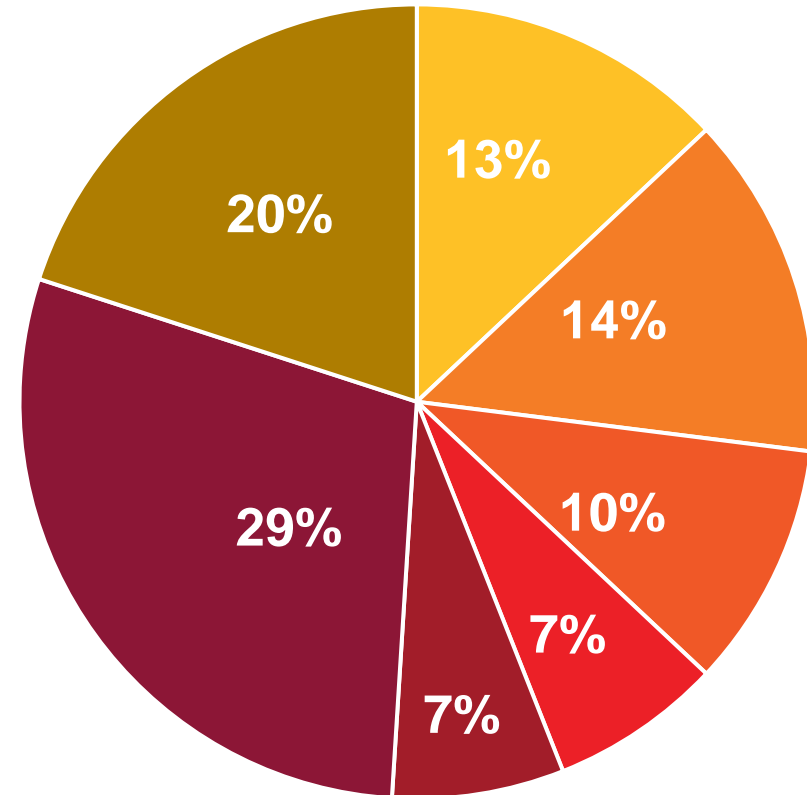
That sounds great, but...

- How do you determine the right segments?
- The right message to those people?
- The right tools to deploy?
- How do you develop those tools?



Trustmark can help!

- Public administration
- Healthcare & social assistance
- Manufacturing
- Retail & wholesale trade
- Professional, scientific, technical services
- Education
- Other



Marketing solutions for key industries

Turnkey programs to champion voluntary benefits to high-value clients

Flyer

A partner to the public sector

Specializing in the public sector
Looking for a carrier who has been there, done that? One who understands the unique challenges of your client's industry? Looking for a public sector expert? Look no further than Trustmark Voluntary Benefits.

Trustmark has 22 years of voluntary benefits experience and over that time, we've worked with hundreds of public sector employees. Today, the public sector remains one of Trustmark's key industries with more than 250 public construction clients including several of the largest municipalities in the country!

Public sector employees say that benefits access helps reduce their stress and makes them feel valued!

Addressing public sector challenges with voluntary benefits
Voluntary benefits can help public sector employees and employers overcome industry challenges like budget cuts, staff shortages, and burnout.

- As budget cuts prompt employers to shift healthcare costs to employees, voluntary benefits can help fill the gaps in major medical coverage.
- Employers can offer a more robust benefits package, giving employees personalized products that address their concerns.
- 88% of employees said voluntary benefits motivated them to stay with their employer!

Trustmark's suite of voluntary products

- Universal Life, Life+Care
- Hospital Stayday
- Accident Insurance
- Critical HealthCare
- Paycheck Protect

Trustmark has long-standing relationships with 250+ clients in public administration, including:

- 110+ clients with up to 100 employees
- 60+ clients with up to 2,000 employees
- 10+ clients with 10,000+ employees

Voluntary Benefits

Trustmark
benefits beyond benefits.

Case study

CASE STUDY
Revitalizing an existing case
Increasing employee engagement year-over-year and improving re-enrollment results is a common challenge. In this case, a Southeast municipality had a very successful initial enrollment with Trustmark, but in recent years, there was minimal participation at re-enrollment.

Client Overview

- MUNICIPALITY
- LOCATED IN THE SOUTHEAST
- DECLINING PARTICIPATION AFTER INITIAL ENROLLMENT SUCCESS

Challenges

- Overcome minimal enrollment participation in recent years
- Communicate mandatory benefit meetings to employees
- Teach employees about the value of the benefits available on work

Solutions & Key Results

- Full-access employee education plan**
Mandatory meetings and a robust pre-communication plan encouraged employees to meet with a benefits counselor to select their care and voluntary coverage.
- Specialized underwriting**
Trustmark offered personalized issue products to the whole group, meeting them up to new cases and refreshing employees' perspective on enrollment offerings.

79% of employees seen

\$387.639 in premium (compared to \$500 in years past)

450K more applications taken vs. the previous year

Want to build better strategies to meet your clients' needs? Start a conversation with a member of the Trustmark sales team to discover what's possible!

Trustmark is an equal opportunity carrier. Trustmark Insurance Company Products underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York. Risk & Underwriting for financial strength by AM Best. Specific benefit measurement and availability are subject to policy terms, conditions, and availability may vary by state. Trustmark.com

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Webpage

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WHAT WE DO | INDIVIDUALS | EMPLOYERS | BROKERS | PROVIDERS | WHO WE ARE | LOGIN

Trustmark Voluntary Benefits:
A partner to the public sector

[CONTACT US](#)

Presentation

Trustmark Voluntary Benefits
and the public sector

Solving industry challenges through years of expertise

Trustmark
benefits beyond benefits

Email campaign

Trustmark
benefits beyond benefits

Voluntary Benefits

Solving your client challenges in the public sector











When you're working with a client, you want a carrier who has been there, done that – one who understands the unique challenges of your client's industry.

Looking for a public sector expert? Look no further than Trustmark Voluntary Benefits.

[Deliver solutions for the public sector](#)

Marketing solutions for key industries

Turnkey programs to champion voluntary benefits to high-value clients

	 Public sector	 Education	 Healthcare	 Manufacturing	 Unions	 Prof. Services
Marketing package					Under Dev (Target Q1)	Under Dev (Target Q2 2025)

Customized programs with Trustmark marketing

- We can work with you to develop focused, clear, customizable messaging for the markets you work in every day
 - Simplify the conversation
 - Refine the messaging
 - Package the solution
 - Save time and resources

Drive. More. Sales

(With a solution YOU own)

Take it a step further

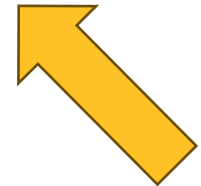
- Target market: Education
- Solution: Retirement planning tools + Trustmark benefits
- Solution:
 - Program development
 - Branding
 - Microsite development
 - Presentation materials
 - Marketing materials
 - Folders



The microsite content is presented in a dark blue header with the "WIISE" logo and the title "Financial Wellness & Insurance Information for School Employees". Below the header, a paragraph states: "Today, employers and employees are juggling more than ever when it comes to benefits and retirement. That's why leading insurance and communication companies have teamed up to form WIISE (Financial Wellness & Insurance Information for School Employees), a program that helps employees feel wiser about their finances and their future."

The main content is divided into three columns:

- Voluntary Benefits Help Maintain Financial Wellness**
Through our voluntary benefits provider, Trustmark Voluntary Benefit Solutions, WIISE offers employees tools to maintain their financial security.
 - **Universal LifeEvents®** offers two great benefits in one policy. Life insurance and long-term care coverage that adjusts to changing needs throughout life – to keep it simple and affordable.
 - Provides higher life insurance coverage during working years when the need is greatest
 - Long-term care benefits remain the same so they're there when you need them.
 - **Universal Life** provides flexible life insurance benefits with Living Benefits the insured can use during their lifetime.
 - Policyholders have the freedom to adjust their policy's death benefit, cash value and premiums as their needs change
 - The death benefit can be accelerated to help cover long-term care (the death benefit can be restored through optional riders)
 - **Trustmark Critical HealthEvents** is a unique in-market product that provides the highest benefits for the most common illnesses at any stage.
 - Offers comprehensive coverage for the conditions most likely to occur – heart attack, cancer and stroke
 - Includes benefits for early identification and early stage diagnosis
 - Policyholders can receive payments of 10, 50 or 100 percent depending on the stage of illness; then, each calendar year, the benefit is replenished
- WIISE Financial Wellness, only announced at the 2015 National Education Conference**
We can help provide a personalized analysis and answer any questions your employees have about their retirement plan. Retirement planning tools can analyze and assess each employee's needs to put them on the path to success.
We provide personalized retirement statements for each employee and an online retirement plan review.
 - 401(k) and 457(b) savings programs
 - ERISA 401(k) and ERISA 457(b) plans
 - IRAs
 - Fixed annuity options
 - Complete benefits package





Food for thought...

- Think about:
 - An industry where you do a lot of business
 - A relationship with an organization
 - A turnkey way to package benefit solution
- We can help you bring that solution to market more effectively!



**Unlock our team's knowledge to
propel your success**

Expert support at your fingertips

- Seasoned enrollment staff
- Proven enrollment processes
- Captivating marketing collateral
- Project management team





Resources available to you

Tapping into expertise to drive success

- Trustmark's free repository, [The Launchpad](#), allows you to access product flyers, educational whitepapers, case studies, and more to help you sell!
- To login:
 - Email: Your company email
 - Password: trustmarkvip



Proven impact: How we helped brokers succeed

- Multiple collateral options meeting client preferences
- Content writing that helps consumers navigate product complexity
- Enrollment journeys that drive results
- Current digital capabilities that facilitate conversions

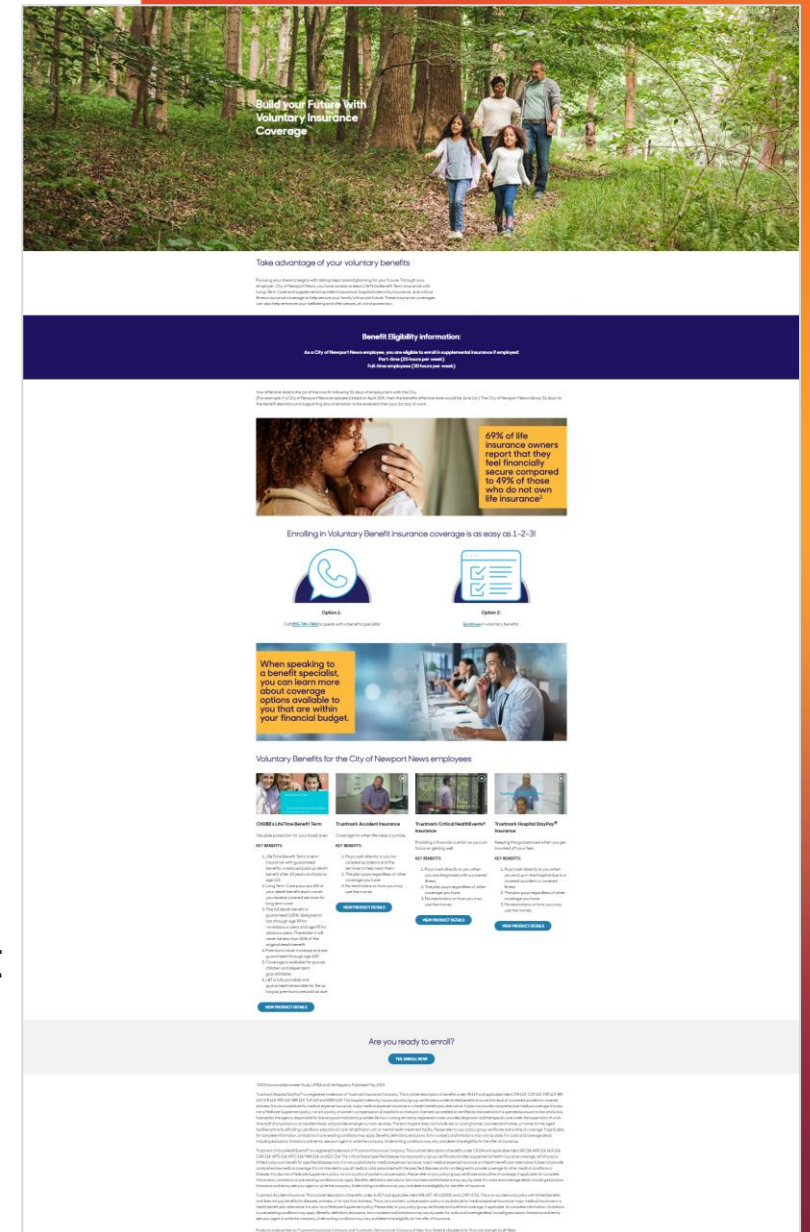
Case study: East Coast Municipal Client

Collaboration for enrollment success:

- A medium-sized municipality needed digital support to communicate enrollment details
- Collaborated with the client, a carrier, and the enroller to create a customized journey

Outcome:

- Project management with on-time delivery for enrollment start
- Unified messaging across all products



The competitive advantage of partnering with us

- Our expertise acts as an extension of your business
- Our marketing team provides a seamless experience from start to finish
- Brokers can transform client communications into powerful tools for participation



Thought leadership – Be your clients' "go to" for benefits



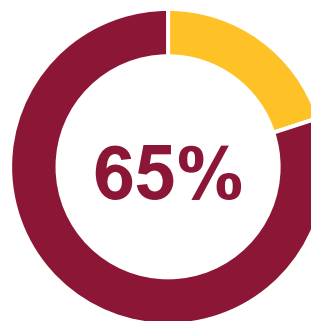
Thought leadership

What do we mean?

- Establishing your expertise in your field
- Bringing new information and insights to customers
- Not always a marketing-first message

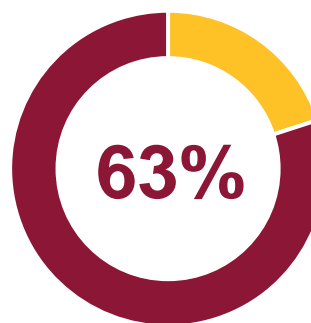
Thought leadership is a great way to...

- **Establish your credibility:**
Show expertise by sharing new insights
- **Influence decision-making:**
Introduce more less-salesy information to support desired action
- **Solidify relationships:**
Build trust with clients, you're not only selling, you're educating



65% of buyers say thought leadership has significantly changed their perception of a company

– LinkedIn



63% of buyers say that though leadership is important in proving an organization genuinely understands and can solve their business challenges

– LinkedIn

That sounds great, but...

- What topics should I cover?
- What format should I deliver the information?
- How do I develop that information?
- How do I tie in a sales angle without being too salesy?



Thought leadership is foundational to our team

You're at our biggest thought leadership event right now!

- But we're constantly developing:
 - White papers
 - Webinars
 - Educational flyers
 - Infographics
 - Videos
 - New research
- Covering topics Including:
 - Long-term care legislation
 - Enrollment strategies
 - Long-term needs
 - Product trends
 - And more!



A closer look at LTC legislation thought leadership

- Quarterly webinars
- White papers
- Flyers
- Regularly-maintained website
- Long-term care playbook

That's great, but how can you get involved?

Our tools, your success

Your logo here!



Staying ahead of the long-term care crisis

Changing demographics, shrinking stand-alone long-term care insurance options and new legislation have all culminated in what some are calling "the long-term care crisis." Fortunately, your partners at [broker] offer a hybrid life and long-term care solution through Trustmark Voluntary Benefits that's a proven solution for employers and employees.

The impending crisis: by the numbers

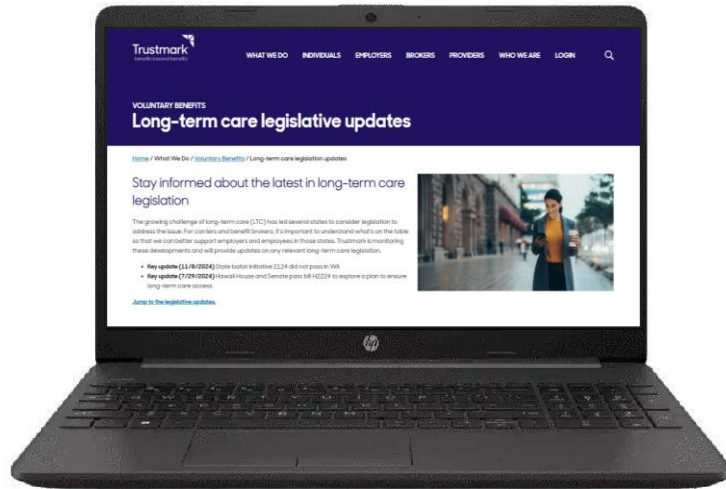
Changing demographics and the need By 2030 there will be more people over age 65 than under 18.* 70% of those over 65 will need long-term care†.	The cost of care The median annual cost for a home health aid is \$55,000 with even higher costs for nursing home care‡.	Shrinking stand-alone LTC options While there were more than 100 companies selling LTC insurance at the turn of the 21st century, today fewer than a dozen sell a meaningful number of policies.§
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Why are hybrid solutions so appealing?

Hybrid universal life with long-term care <ul style="list-style-type: none">• 100% of policyholders receive a benefit – either from life insurance or long-term care• Typically, more affordable, level premiums that don't increase due to age*• Portable coverage – employees can take the same benefits with them wherever they go	Stand-alone long-term care insurance <ul style="list-style-type: none">• Only pays if long-term care is needed• Typically higher cost and subject to premium increases• May require medical underwriting
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*Please refer to a policy for a detailed explanation regarding factors that can affect the minimum premiums payable under this flexible premium policy.

Voluntary Benefits | Trustmark benefits beyond benefits



The latest updates to stay in the know

Co-brand-ready materials for you to use in market

MYTH vs FACT

101 million Americans, both those who have insurance and those who don't own any coverage, say they need more life insurance coverage.

SO WHY DON'T THEY HAVE COVERAGE? There are many reasons, but...

They think it's too expensive. The other part...

Today's Care Crisis

A complete guide to

Voluntary Benefits | Trustmark benefits beyond benefits

Long-term care legislation: where do we go from here?

Tuesday, December 10, 2024 1:00 PM - 1:30 PM (UTC-06:00) Central Time (US & Canada)

Webinar speakers

 Brent Simmons Regional Sales Manager, Georgia	 Felicia Spiveck Executive Director & General Counsel, Government Affairs	 Fred Hill Principal Managing Director, NFP Executive Benefits
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Register for webinar

If you want to attend, register now. When your registration is approved, you'll receive an invitation to join the webinar.

Register

Thanks Fred!

Grab and go educational content you can share

Act quickly, be ahead of the curve

Turnkey programs to champion voluntary benefits to high-value clients

- Pre-built strategy for long-term care legislation
- Steps you can take today and tomorrow
- Pre-scripted communications in place for you to use should legislation pass
- Be prepared, have a plan, look great to clients!!



Key takeaways

- We win by being partners to our clients in this room:
 - Developing solutions to sell cases
 - Executing effective communications to enroll those cases
- Many of our most successful partners leverage these tools to grow
- We don't expect you to be experts, but remember...

You've got an ace up your sleeve!



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Thank you!