

PC26 Trustmark
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AMPLIFY

Trustmark 

Multi-Line Product Sales: Land and Expand



David Fisher

Regional Sales Manager, Carolinas
Trustmark Voluntary Benefits



Jay Martin

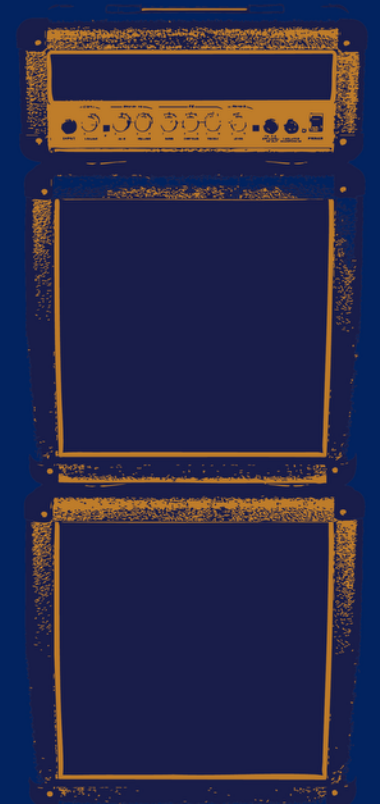
Regional Sales Director, Tennessee
Trustmark Voluntary Benefits

Multi-LINE Dancing, Anyone?



Agenda

1. Leading With Trustmark's Hybrid Perm Life With LTC Protection
2. Why To Consider Expanding With Our Health Products
3. Communicating the Value of Trustmark's Group Products to Employers
4. Common Objections



AMPLIFY

Money on the Line!

Don't Miss Your Chance to Win Big!

- Answer a question correctly during the presentation to win a Starbucks \$10 gift card



Question

Nashville has always been famous for its music...but these days, **THIS** may be hotter than the music scene itself.

What are we talking about?



Trustmark's Hybrid Perm Life With LTC Coverages

The Foot in the Door



A Look at the Market

How Do You Open the Door?

- Voluntary benefits can feel a bit commoditized
- Employers look to you to provide new, trending solutions they may not be looking at
- Hybrid Perm Life w/ LTC protection fulfills this need
- Since 2020, long-term care is the fastest growing voluntary benefit — the **need** is real, the **trend** is real



Three Options for Hybrid Perm Life With LTC Coverage

Universal LifeEvents®

- Pays 4% of the death benefit for covered LTC services (built-in restoration benefit keeps the death benefit the same)
- Pays a higher death benefit during working years when the need is highest

Universal Life

- Pays 4% of the death benefit for covered LTC services (built-in restoration benefit keeps the death benefit the same)
- Both the death benefit and the LTC benefit remain the same

Trustmark Life + Care®

- Pays 4% or 6% of the death benefit for covered LTC services (built-in restoration benefit keeps the death benefit the same)
- Option to keep death benefit the original amount or offer a 50% or a 67% reduction, while the LTC benefit remains the same
- Option to include 2% family caregiving benefit; policyholders can move freely between family and professional caregiving

Trustmark's Health Products Provide Even More Value



Expand Beyond Our Hybrid Perm Life W/ LTC Coverages

- Offering our flagship Life & LTC products is a great place to start, but you can leverage this to grow
- Provide valuable protection that encourages utilization and may pay more claims
- Easy enrollment with no medical questions
- Includes wellness benefit options



Trustmark Health Products

Critical HealthEvents®

- Base coverage focuses on cancer, heart attack & stroke
- Benefits for BOTH early detection & diagnosis, not just treatment
- Renewing annual benefit
- No separation periods or restrictions on reoccurring conditions
- Industry denial rate 26% vs Trustmark denial rate of 12%

Hospital StayPay®

- Enhanced flexibility for employers to pick benefits and benefit amounts to fit their medical plan
- Mental wellness and addiction recovery benefits available
- Claim-free Return — \$100 automatic check every two years a claim is not submitted

Accident

- No lifetime/calendar year max or limit of accident payments
- Unique optional benefits
 - Organized sports – 25%
 - Auto-injury – 25%
 - Workplace care – 25%
 - Gunshot wound – from \$100 up
 - Interim coverage
 - No proof of loss required

Question

What is the industry claim denial rate for critical illness?



Approaching the Employer About Protection Solutions



Employee Benefits vs. Benefits for Employees

How are you approaching voluntary benefits?

- **As an employee benefit?**
 - Tossing any benefit on a platform and seeing how it goes
- **As a benefit for employees?**
 - Do you look at how these benefits complement a medical plan?
 - Are you comparing and choosing what's best for a specific industry/workforce demographics?
 - Educate and communicate





Why Should Employers Expand?

- Package discount depending on how many products are offered
- It can be useful to diversify with more than one carrier
- Modular, custom designed benefits

How Do You Overcome Employer Objections?

Common Objections:

- “Our benefits are already solid.”
- “Employees won’t engage with VB.”
- “HR can’t take on more admin.”
- “We can’t add employer cost.”
- “Past VB experiences weren’t great.”



Question

If all lines of coverage sell, do we provide multi-line discounts?



Setting Expectations



Understanding Your Audience



- What are the employee demographics?
- Work with the employer to understand:
 - Communication preferences
 - Needs and priorities
 - Challenges
 - Goals

Employee Education & Communication

- Engaged enrollments can help increase participation, employee retention and satisfaction
 - Employees should opt in or out of benefits
 - Resources and education are provided around benefit offerings
- Pre-enrollment communication & education methods
 - Print communications (posters, flyers, table tents, etc...)
 - Digital communications (email, text, webinars, etc...)

40%

Only 40% of employees think their employer communicates “very” or “extremely well” about workplace benefits.

Key Takeaways

- Offering multiple product lines have advantages for you, your clients, and their employees
 - Consolidation
 - Convenience
- You can enrich your portfolio by offering Trustmark health solutions alongside our Life and LTC
- For success with a multi-line sales strategy, consider the employer's goals
- Trustmark is expanding our product lineup to continue bringing greater value to you with an employer paid Life and LTC solution

Thank you!

