

PC26 Trustmark
Producer Conference
Nashville • February 1-4, 2026

AMPLIFY

Trustmark 

Playing the Hits: Discover Trustmark's Most Popular Marketing Tools



Colin Coyne

Regional Sales Director, Northeast
Trustmark Voluntary Benefits



Kevan Robbins

Director, Broker Marketing
Trustmark Voluntary Benefits

How It Can Feel To Attend a Conference



Who Attended a Session on Life and Long-term Care?

- The Sound of Security: Universal Life with Long-Term Care
- Trustmark Life + Care: A Market Staple
- The 5 Questions Your Clients Will Have About Life and Long-term Care

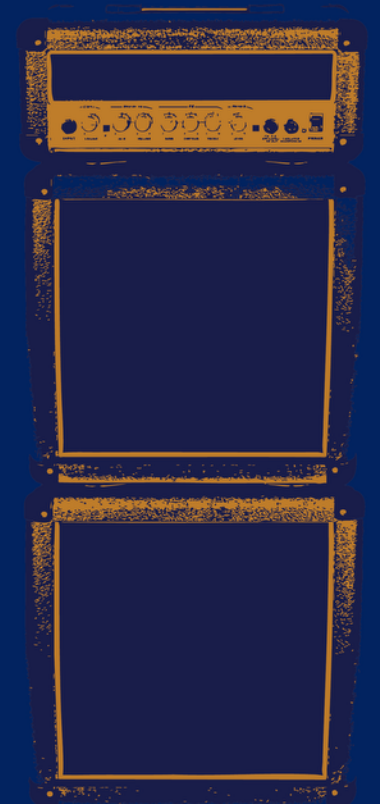


This Session?



Our Discussion

1. The Launchpad – Your Online Toolkit
2. Deep Dive on the Life and Long-Term Care Story
3. Other Popular Marketing Tools
4. How To Take Your Marketing to the Next Level



AMPLIFY

A Little on The Trustmark Marketing Team

We are...

- Highly sales-focused
- Endlessly collaborative
- Always reinventing
- Half-artists, Half-scientists



With That In Mind, We Built Launchpad

What is The Launchpad?

- A centralized hub for internal and external partners to access collateral
- Maintained through regular updates
- Tracked for usage on our end
- Organized based loosely on the voluntary sales process
- A great way for you to reference information from this conference

Access the Launchpad yourself!

- Use the cards provided at your seat
- www.trustmarkins.com/launchpad
- Password: TrustmarkVIP (Case sensitive)



How Is The Launchpad Set Up?

Marketing Team Structure = Launchpad Structure

Pre-Sales Resources

Materials to help you educate and persuade employers on the need for voluntary benefits.

Enrollment Resources

Materials to help you educate and engage employees related to voluntary benefits enrollments.

What Will We Look At?

Choosing Today's Pieces

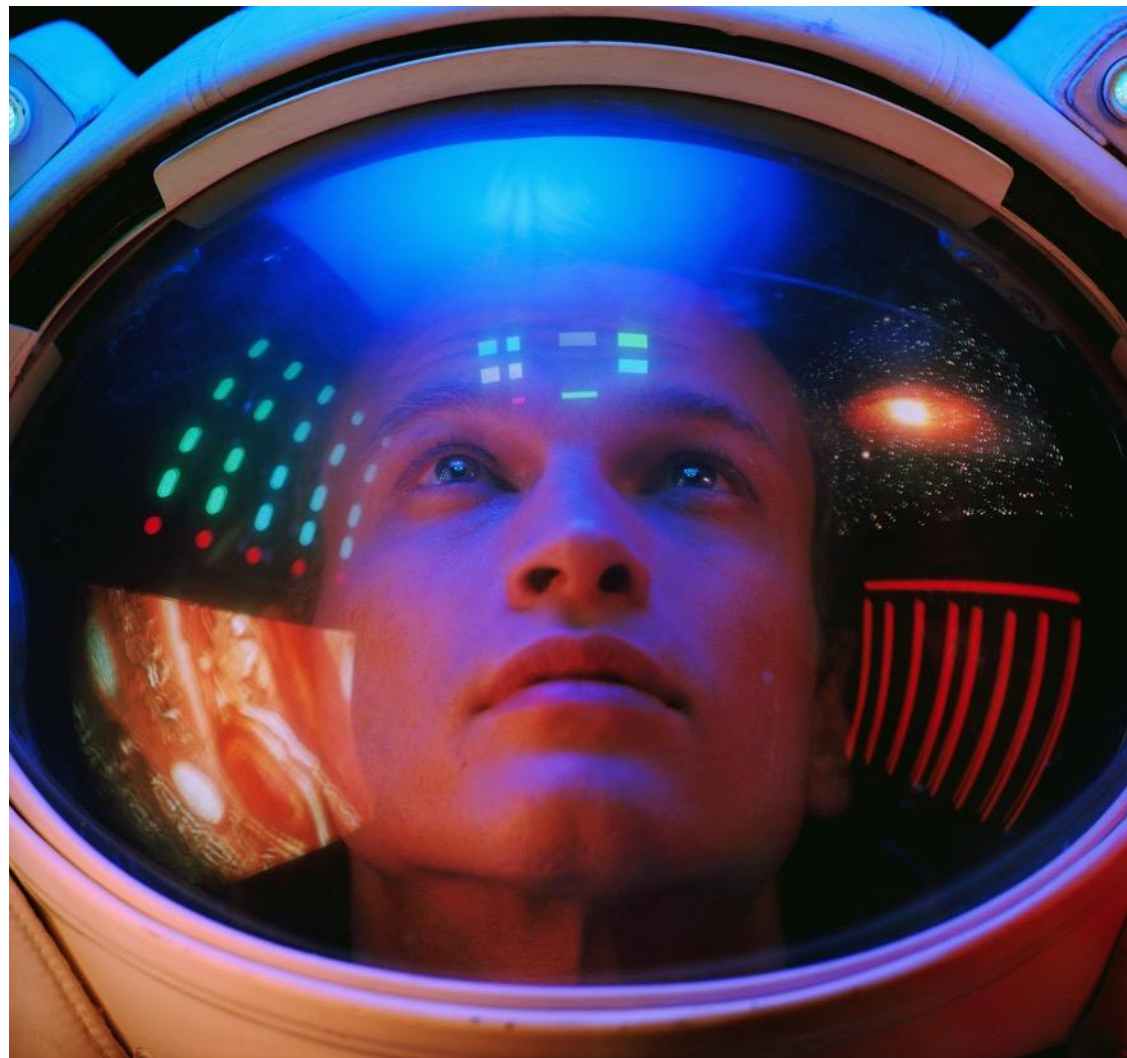
- We've compiled some trending and popular pieces based on:
 - Data collected through the Launchpad
 - Feedback from our sales team and brokers
 - Popular sessions at this conference and previous conferences
- You can follow along – access the Launchpad with your card and check it out!



Lost In Space?

The Launchpad is Vast

- There is a lot of content on the Launchpad
- We'll highlight some particularly good pieces and show how to find them
- It's arranged intuitively, you can and should explore on your own
- If you get stuck, your sales rep is well-versed and may have access to additional materials



The Launchpad In Action

Deep Dive on the Life and Long-Term Care Story



Let's Consider a Sales Situation

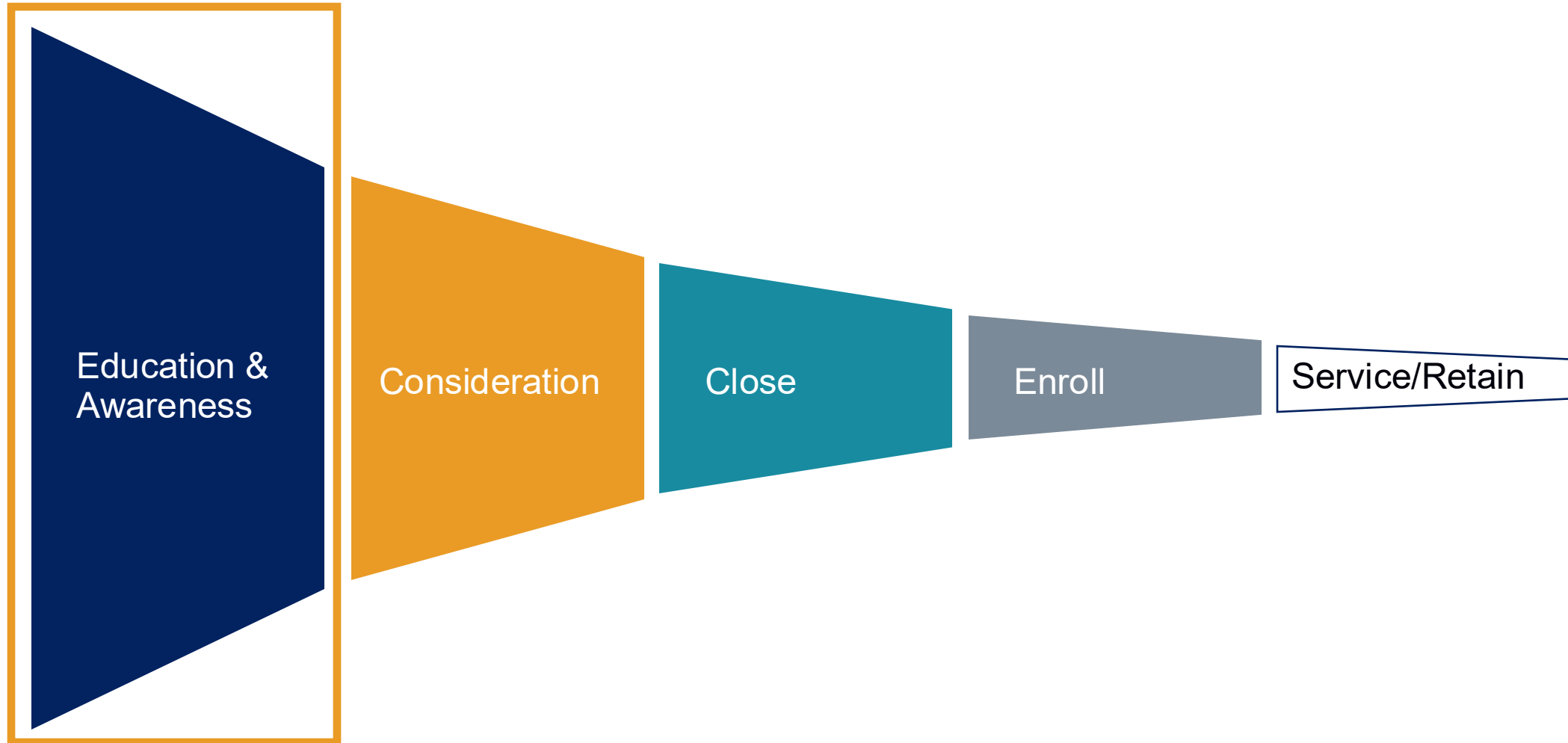
Introducing Trustmark Life + Care®

- You have a hospital client who you know is a good fit for a life and long-term care product
- They've never looked at a hybrid solution and tend to be conservative when introducing new products
- How can the Launchpad make this easy for you? With tools at every step of the process.



How Do We Think About Marketing?

Not Unlike a Sales Funnel

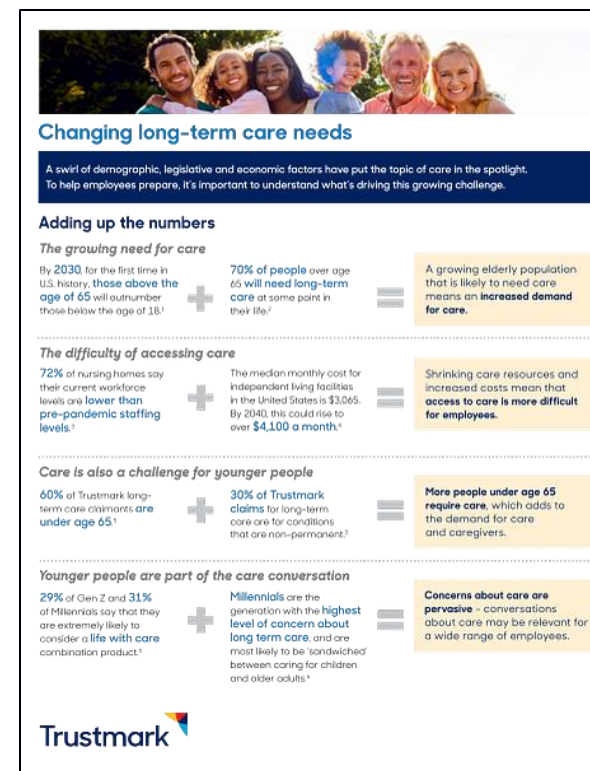


Educating Employers on Life and Long-term care

Establishing the Need

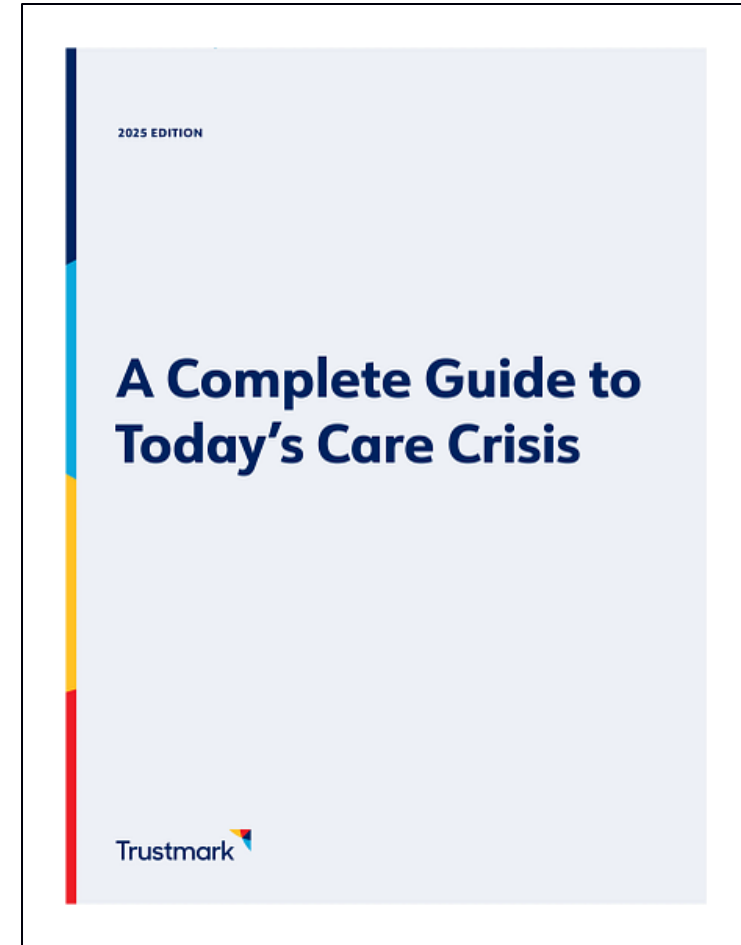
- Employers are often aware, but need the challenge of care explained in more detail
- Many pieces on the Launchpad lead with education, rather than a product push
 - Discuss the number of people who need care
 - Costs of care
 - Relevance across generations
- Use these for thought leadership, opening doors

The Need for LTC Flyer



Find it on Launchpad: Pre-Sales Resources > Group Products > Trustmark Life + Care

Special Access: Care Crisis White Paper



Let's Find This One Together!



Find it on Launchpad: Pre-Sales Resources > Group Products > Trustmark Life + Care

Meeting with Robbins, Kevan

2026-01-15 14:45 UTC

Recorded by

Robbins, Kevan

Organized by

Robbins, Kevan

Find it on Launchpad: Pre-Sales Resources > Group Products > Trustmark Life + Care

Sharing From The Launchpad

Download and share as an attachment



The Need for LTC Flyer (G...)

☐ Select



Share a link straight to the file



The Need for LTC Flyer (G...)

☐ Select



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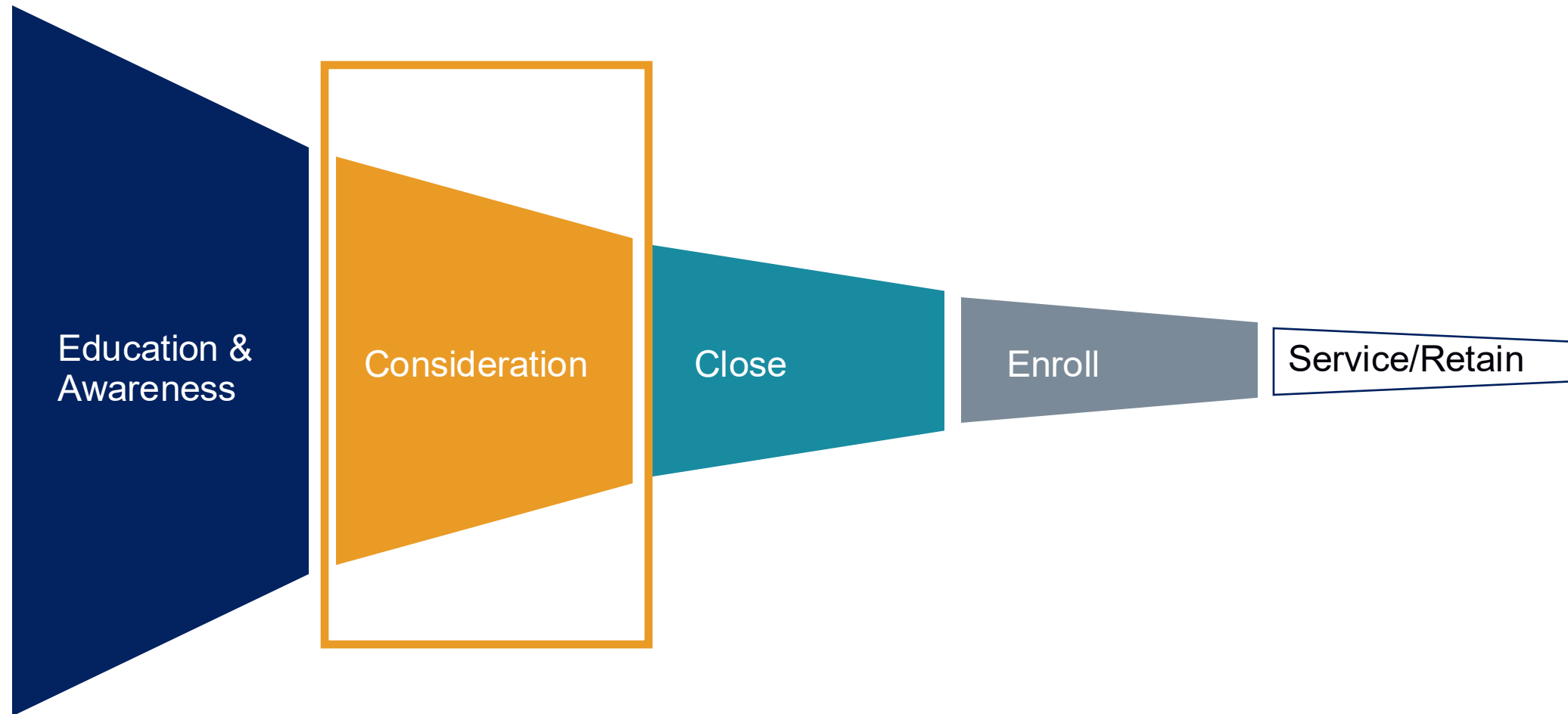
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2 selected
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<p>Why act now on life insurance?</p> <p>Burning rate matters</p> <p>Priority premiums for up to \$100,000</p> <p>No matter your employee demographics, there's a demand for life and long-term care coverage across all age groups.</p> <p>Voluntary Benefits</p> <p>Trustmark</p>	<p>Unlocking the potential of life insurance and long-term care enrollment</p> <p>Benefits beyond benefits</p> <p>Communication is essential</p> <p>Every policy can make a difference</p> <p>No matter your employee demographics, there's a demand for life and long-term care coverage across all age groups.</p> <p>Trustmark</p>	<p>Solving for life insurance and long-term care needs through Trustmark's Universal Life Insurance</p> <p>If you feel a loved one - which does your future look like without life insurance?</p> <p>See how the choices of life insurance affect your family's financial future</p> <p>What does your future look like without long-term care benefits?</p> <p>Voluntary Benefits</p> <p>Trustmark</p>	<p>Choosing the right life insurance</p> <p>A comparison of Trustmark's life insurance products</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Feature/Benefit</th> <th>Universal Life Insurance</th> <th>Term Life Insurance</th> </tr> </thead> <tbody> <tr> <td>Coverage Period</td> <td>Lifetime or flexible term</td> <td>Fixed term (e.g., 10, 20, 30 years)</td> </tr> <tr> <td>Premiums</td> <td>Level or increasing over time</td> <td>Level for fixed term</td> </tr> <tr> <td>Flexibility</td> <td>Can adjust death benefit and premium payments</td> <td>Not adjustable during term</td> </tr> <tr> <td>Investment Component</td> <td>Yes, cash value accumulates</td> <td>No</td> </tr> <tr> <td>Renewability</td> <td>Often renewable for lifetime</td> <td>Usually expires at end of term</td> </tr> </tbody> </table> <p>Trustmark</p>	Feature/Benefit	Universal Life Insurance	Term Life Insurance	Coverage Period	Lifetime or flexible term	Fixed term (e.g., 10, 20, 30 years)	Premiums	Level or increasing over time	Level for fixed term	Flexibility	Can adjust death benefit and premium payments	Not adjustable during term	Investment Component	Yes, cash value accumulates	No	Renewability	Often renewable for lifetime	Usually expires at end of term
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<div style="display: flex; justify-content: space-between; align-items: center;"> Universal Life "Buy Now" F... <div style="display: flex; align-items: center;"> <input checked="" type="checkbox"/> Select <div style="margin-left: 20px;"> </div> </div> </div>	<div style="display: flex; justify-content: space-between; align-items: center;"> Unlocking the Potential of ... <div style="display: flex; align-items: center;"> <input checked="" type="checkbox"/> Select <div style="margin-left: 20px;"> </div> </div> </div>	<div style="display: flex; justify-content: space-between; align-items: center;"> Solving for Life Insurance a... <div style="display: flex; align-items: center;"> <input type="checkbox"/> Select <div style="margin-left: 20px;"> </div> </div> </div>	<div style="display: flex; justify-content: space-between; align-items: center;"> Trustmark Life Product Co... <div style="display: flex; align-items: center;"> <input type="checkbox"/> Select <div style="margin-left: 20px;"> </div> </div> </div>																		

How Do We Think About Marketing?

Not Unlike a Sales Funnel



Introducing Trustmark Products

They Understand the Need, Now Show the Product

- Materials with varying level of detail for different audiences
- Used by producers to support conversation around the product, rather than just the need
- For those wanting a deep dive, our product catalog goes in depth
- We split out these pages to be shared one product at a time
- Tells the product “story” as well as the features

TLC Product Catalog

Trustmark Life + Care® insurance

Take charge of tomorrow

Trustmark's newest hybrid life insurance product is uniquely designed to help employees finance their care needs. Combining permanent life insurance with either a 7702B qualified Long-Term Care® or Chronic Care benefit for caregiving services, and featuring guaranteed premiums and ultra-simple administration, Trustmark Life + Care is here to address the market's ever-growing need for affordable care solutions.

It's Trustmark Life...

+ Choice Empower consumers to receive care on their terms. Provide an option to collect benefits for family caregiving as well as professional caregiving – a Trustmark first!	+ Compatibility Permanent term life insurance design makes Trustmark Life + Care easy to administer on the benefit platforms of your choice and simple for employees to understand and utilize.	+ Certainty Guaranteed rates, guaranteed benefits* and guaranteed issue! Consumer premiums are fixed at issue age and set to last a lifetime without increasing. Death benefits are assured even if care benefits are never collected.
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It's Trustmark Life + Care - now available to quote and sell

Benefits for caregiving services

Trustmark Life + Care includes either a Long-Term Care or Chronic Care benefit that advances up to 100 percent of the death benefit to help pay for qualifying caregiving services. Both the Long-Term Care and Chronic Care benefits operate in largely the same fashion: we cover both professional and family care and can pay certificate holders as they move between the two. And if you choose our Chronic Care benefit there is no permanency requirement, unlike some other products in the market.

Professional Caregiving benefit

- Provides 4 or 6%** of the benefit amount per month to help pay for professional caregiving services – such as home health care, adult day care or assisted living – up to a maximum of the face amount.

Example for a \$100,000 policy: 4% benefit: \$4,000 per month, up to \$100,000 maximum.

Alternatively, policyholders can receive a one-time lump-sum payment of 20% of the face amount. Lump-sum payment option available with Chronic Care benefit only.


Family Caregiving benefit

- Provides 2% of the benefit amount per month up to a maximum of the face amount when caregiving services are provided by a family member or friend.

Example for a \$100,000 policy: \$2,000 per month, up to \$100,000 maximum.

Alternatively, policyholders can receive a one-time lump-sum payment of 10% of the face amount. Lump-sum payment option available with Chronic Care benefit only.

Note: You can switch between receiving family caregiving and professional caregiving when both benefits are included. Both Professional and Family caregiving benefits are payable after 90 days of qualifying care has been received.

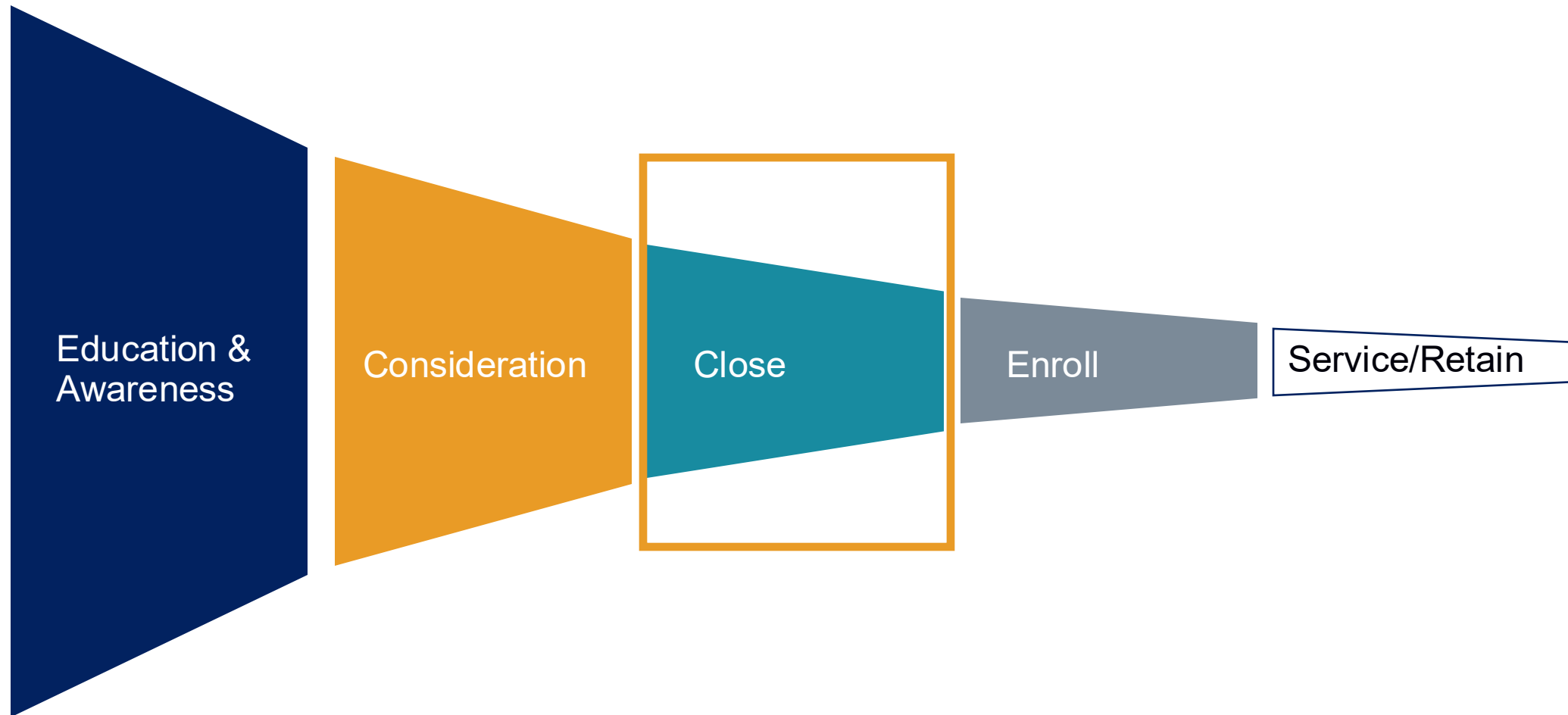


*Benefits are payable after 90 days of qualifying care has been received and the conditions for payment have been met.
**Maximum may vary by state. Contact your Trustmark agent for more details.

Find it on Launchpad: Pre-Sales Resources > Group Products > Trustmark Life + Care

How Do We Think About Marketing?

Not Unlike a Sales Funnel



Closing the Deal

Ultimately Your Sales Rep Is Your Best Source

- Rely on your salesperson for a quote
- They can work on collaborating with you to create finalist presentations
- One of our most common requests at this point is a case study, they want us to "prove it"
- Case studies take a simple 3-part format
 - Problem
 - Solution
 - Results

CASE STUDY | CALIFORNIA BASED LAW FIRMS

Strategic Benefits Communication To Educate Employees on Long-Term Care

Five unique California-based law firms each utilized Trustmark's enrollment communication capabilities to drive enrollment.



Client Overview:

-  Five Law Firms
-  Based in Southern California
-  Limited HR Resources for Benefits Education

Objective

To empower five California law firms with meaningful life with long-term care (LTC) benefits that not only support employee well-being but also differentiate the firm in a competitive talent market. By integrating LTC into their total rewards strategy, firms can demonstrate long-term investment in their people, attract and retain top legal talent, and address a growing financial and emotional need faced by attorneys and staff alike.

Challenges

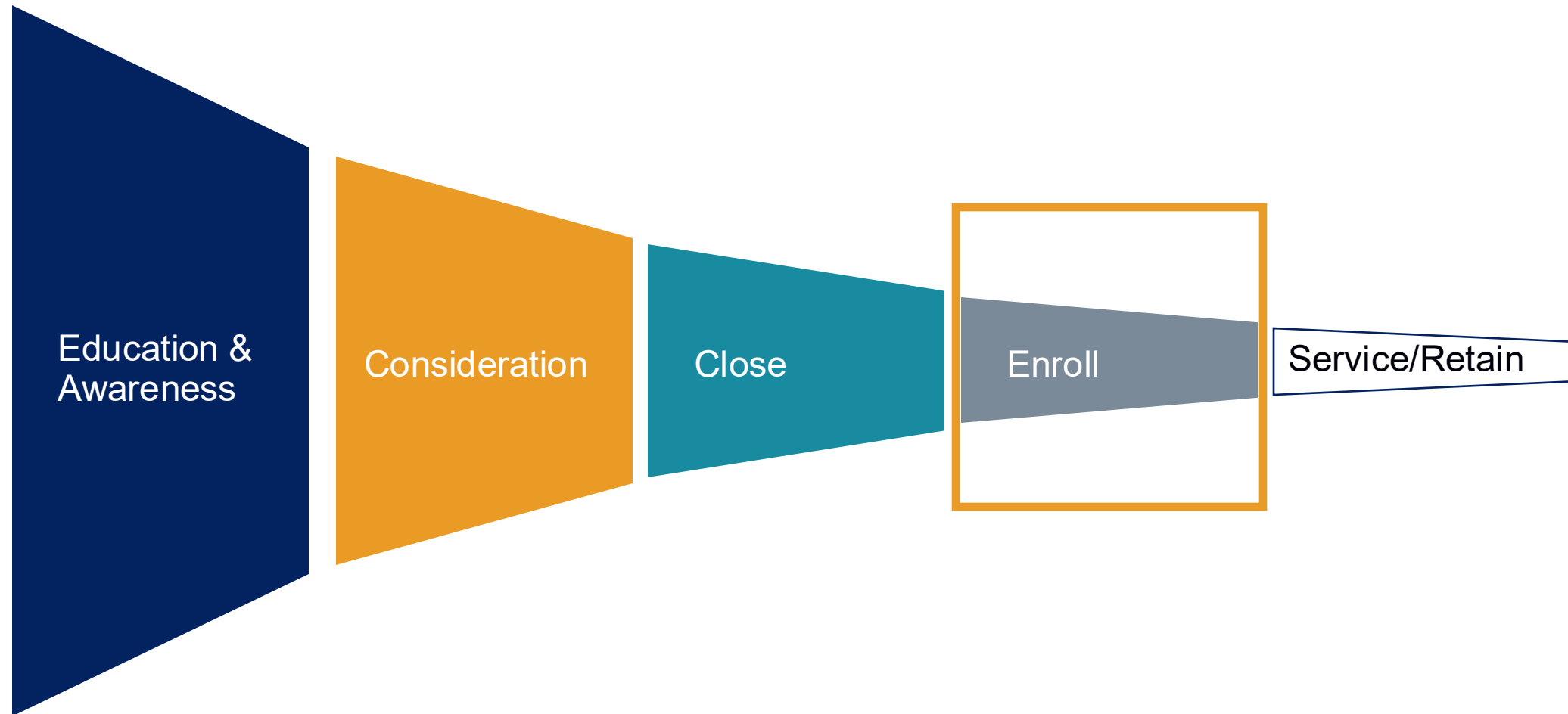
- **Communication Barriers:** Law firms' hierarchical communication structure makes it difficult to engage employees with broad communications
- **Time-restricted:** Employees are often busy with client work, making it difficult to get their attention for non-tasked related work items
- **Privacy Concerns:** Employees tend to be skeptical of giving out personal information, making it difficult to get them on board during enrollment

 Trustmark

Find it on Launchpad: Pre-Sales Resources > Introducing Trustmark > Case Studies

How Do We Think About Marketing?

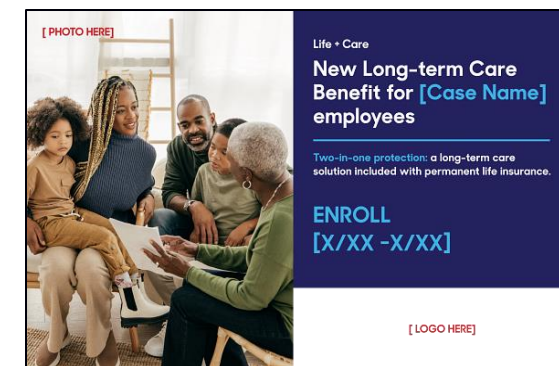
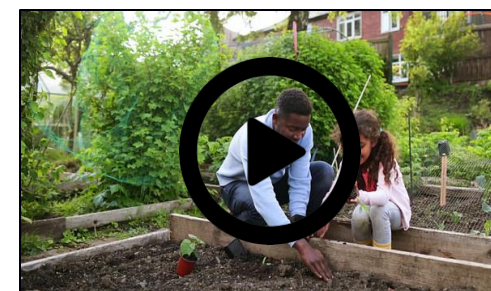
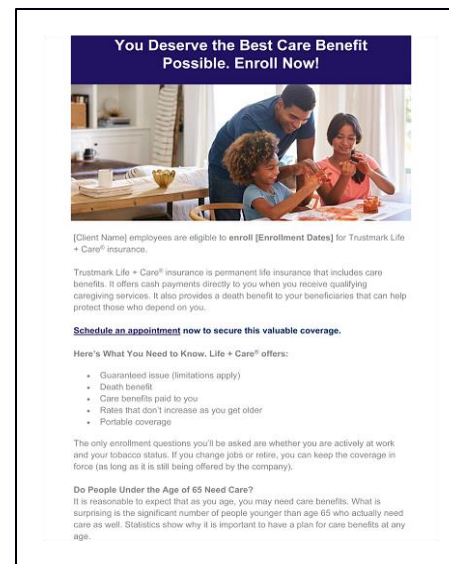
Not Unlike a Sales Funnel



Enrollment Solutions at Your Fingertips

Enrollment Requires Education

- We have a turnkey process for building communication plans – “The Lookbook”
- Supported by key materials/samples housed on the Launchpad
- Runs the gamut of formats:
 - Emails
 - Texts
 - Postcards (Highlighted)
 - Videos
 - Benefit summaries
 - Presentations



Find it on Launchpad: Enrollment Resources > Life + Care

A Comprehensive Video Library

- A range of employee-facing videos:
 - Introducing Trustmark
 - Establishing product need
 - Educating on how the products work
 - Telling relatable stories for employees



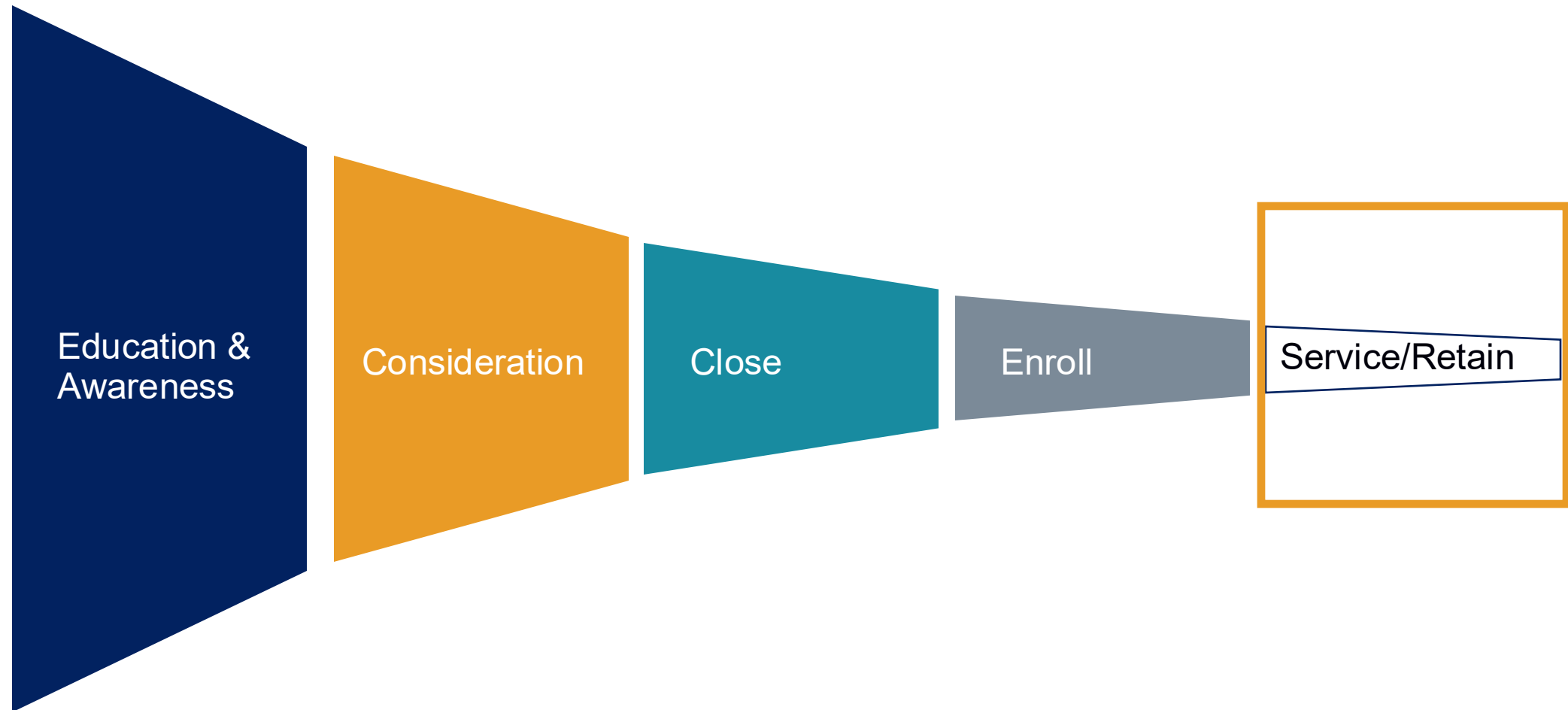
Pre-Sales Resources

Enrollment Resources

Video Resources

How Do We Think About Marketing?

Not Unlike a Sales Funnel



Make Your Relationships “Sticky”

No One Likes Losing Cases

- Resources you need to make servicing the case easy
- Guidance on filing claims, billing, customer support and more
- Easy to access, easy to share, easy to use

Claims Portal One-Pager

Trustmark Voluntary Benefits' portals for policy owners

We meet customers where they are 24/7, making interacting with us online at TrustmarkVB.com or by phone easy.

Connect on any device
Policy owners can log in on laptops, mobile devices or tablets to view their personal policies and benefit details, as well as:

- Update personal and contact information
- Quickly file claims
- Enable text updates on claims status switch to direct bills
- Make payments

The image shows a laptop displaying the Trustmark Voluntary Benefits Portal login page and a smartphone displaying the mobile app interface with a greeting "Hi Jonny" and a list of actions like "View claims", "New your policy", "Update your billing", "View your documents", and "Manage your profile".

Whether it's a life and long term care, accident, disability, or other voluntary benefits claim, filing a claim has never been easier.
Visit www.trustmarkbenefits.com/claims to learn more

Trustmark
benefits beyond benefits

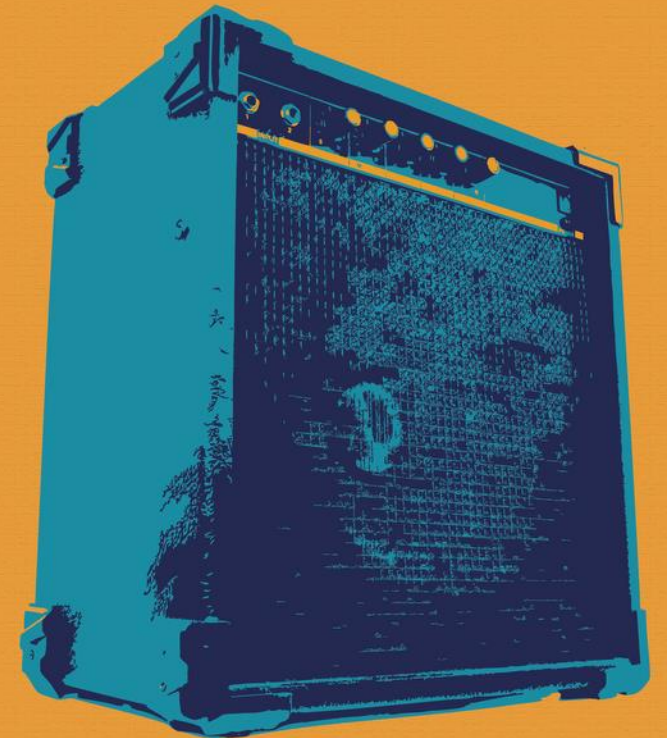
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Find it on Launchpad: Enrollment Resources > Trustmark Features

Other Popular Marketing Tools



Did Anyone Attend?

Trustmark ACH: How to Stick the Landing on Billing

Monday - 2:40 PM

Enroll For Life: Setting the Stage for Smarter Enrollments

Tuesday - 10:00 AM

Employer-paid Benefits: What's next for Trustmark?

Monday - 1:50 PM

We've Got Those Conversations Covered Too

ACH Overview

VOLUNTARY BENEFITS | ACH DEDUCTIONS

Solve Your Billing Challenges with Trustmark

ACH deductions make billing simple

Billing Made Easy With ACH Deductions

Billing headaches can be a thing of the past for employers with Trustmark's simple billing solution - ACH deduction. We can automatically draft funds straight from the policyholders' checking or savings account - no payroll deduction.


ACH Offers Advantages for Both:

Employers	Employees
<ul style="list-style-type: none">No management of paycheck deductionsOpportunity to save money on third-party billing services or administrative chargesNo responsibility for premium payment processNo need to dedicate a payroll slot to Trustmark benefitsStreamlines benefits and billing process	<ul style="list-style-type: none">A more permanent insurance payment solutionACH payments continue regardless of job changes or retirementSet it and forget it - employees receive notifications when money is automatically withdrawn from their accountA simple, straightforward payment method that employees likely use for other regular payments, such as loans


ACH Deduction Requirements:

- Must be a new Trustmark client
- Minimum 100 eligible employees
- Available for all worksite and group products
- Enroll with Trustmark integrated systems*
- Salary requirement determined on a case-by-case basis

*Contact your Trustmark sales professional for a list of details



Start offering ACH deduction to employees today. Contact your local sales representative at trustmarkbenefits.com



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Pre-Sales Resources
Billing & BenAdmin
ACH

Enroll For Life Overview

Trustmark Enroll For Life

Simplifying enrollment by empowering employees

Offering best-in-class benefits protection doesn't have to be hard. For employers looking to simplify enrollment without sacrificing benefits education, Trustmark Voluntary Benefits' Enroll For Life platform is the key to offering industry-leading voluntary protection.

Enroll For Life: Designed to support your workforce

Enroll For Life is a self-service benefits enrollment platform that excels at delivering Trustmark's permanent life with long-term solutions. It's designed to help employers boost benefits education, streamline administrative duties, and drive employee engagement.

Key features	Key results
Built-in platform for email, text, and voice messaging	Easily educate employees on their benefits to drive engagement
Mobile-friendly design	Enroll anytime, anywhere from a laptop, tablet, or mobile device
Live chat and call center support	Give employees the guidance they need without burdening HR resources
Built-in reporting and dashboards	Get easy insights into your enrollment's performance
Encrypted platform with two-step verification	Secure employee and employer data through a system you can trust

Enrollment made simple

Enroll For Life is built to maximize employee engagement by making enrollment simple. It leverages a proven enrollment methodology requiring each employee to make one of three simple choices in the system:

Opt in
To select the minimum coverage amount

Opt up
To select a higher level of coverage

Opt out
To decline coverage

Enrolling industry-leading voluntary protection just got easier. Our team can show you how, with Enroll For Life.





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Pre-Sales Resources
Billing & BenAdmin
Trustmark Enroll For Life

Employer-Paid TLC

VOLUNTARY BENEFITS | TRUSTMARK LIFE + CARE

New Ways to Deliver Long-Term Care Protection

Trustmark Life + Care® is available to enroll as an employer-paid benefit, providing more flexibility for employers to deliver the benefits today's employees need. Now there are more ways than ever to help employees take charge of tomorrow.


Trustmark Life + Care® is a permanent term life insurance product that addresses modern care needs by providing caregiving benefits for both professional and family care. Offering this protection on an employer-paid basis:

- Supports recruitment and retention of employees
- Ensures employees have added protection against the growing costs of long-term care
- Supplements existing life insurance coverage
- Gives automatic access to Careloop® care management services

3 Ways to Offer Employer-Paid Trustmark Life + Care®

Case Size	100+ Employees	25-99 Employees	
Minimum Number of Employees on Employer-Paid Plan	Option 1 15	Option 2 10	All employees
Voluntary Plan Offered to All Employees	No	Yes	N/A
Buy Up Options	Yes	Yes	Yes
Policy Portability	Yes	Yes	Yes
Minimum Employer-Paid Benefit	\$10,000 - \$50,000	\$10,000 - \$25,000	\$20,000 - \$30,000
Employer-Paid Guaranteed Issue (GI) Limit	Up to total GI limit	Up to total GI Limit	\$100,000

Note: Available on new business only. Contact your Trustmark representative for full details.



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Coming soon!
Trustmark only access currently

Your Top 4!

The Need for LTC Flyer



Changing long-term care needs

A swirl of demographic, legislative and economic factors have put the topic of care in the spotlight. To help employees prepare, it's important to understand what's driving this growing challenge.

Adding up the numbers

The growing need for care

By 2030, for the first time in U.S. history, those above the age of 65 will outnumber those below the age of 18.¹

70% of people over age 65 will need long-term care at some point in their life.²

A growing elderly population that is likely to need care means an **increased demand for care.**

The difficulty of accessing care

72% of nursing homes say their current workforce levels are lower than pre-pandemic staffing levels.³

The median monthly cost for independent living facilities in the United States is \$3,065. By 2040, this could rise to over \$4,100 a month.⁴

Shrinking care resources and increased costs mean that **access to care is more difficult for employees.**

Care is also a challenge for younger people

60% of Trustmark long-term care claimants are under age 65.⁵

30% of Trustmark claims for long-term care are for conditions that are non-permanent.⁶

More people under age 65 require care, which adds to the demand for care and caregivers.

Younger people are part of the care conversation

29% of Gen Z and 31% of Millennials say that they are extremely likely to consider a life with care combination product.⁷

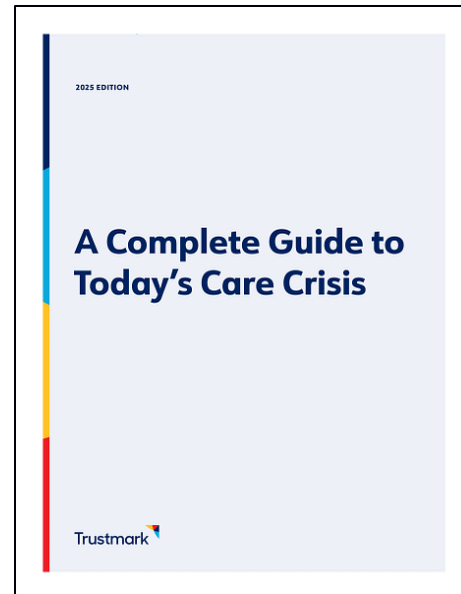
Millennials are the generation with the highest level of concern about long-term care, and are most likely to be "sandwiched" between caring for children and older adults.⁸

Concerns about care are pervasive - conversations about care may be relevant for a wide range of employees.

Trustmark

- Pre-Sales Resources
- Individual Products
- Universal Life

Care Crisis White Paper



2025 EDITION

A Complete Guide to Today's Care Crisis

Trustmark

Special Access, use the link above!

Enroll For Life Overview



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Enrolling industry-leading voluntary protection just got easier.

Our team can show you how, with Enroll For Life:

Trustmark

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- Pre-Sales Resources
- Billing & BenAdmin
- Trustmark Enroll For Life

Communication Matters



Communication Matters

As the phrase goes, you can describe a glass of water as either "half empty" or "half full." While both describe the same thing, the way it's portrayed creates two very different impressions.

Communication matters, and whether you're describing a glass of water or a benefits plan, the way you communicate can make all the difference. That's why Trustmark offers effective communication solutions to reach employees and help them understand and appreciate their benefits.

Benefits communication affects employee satisfaction

In many instances, the quality of the communication about a benefits program can have a greater impact on employee satisfaction than the quality of the benefits program.

84% of employees with programs that have very rich benefits indicated satisfaction in their benefits when they had effective communication.

76% of employees indicated satisfaction with their rich, top-rich benefits when effective communication helped them understand the program.

Quality of communication and benefits satisfaction

Effective Employer Communication	Ineffective Employer Communication
83.6%	76.2%
Rich Benefits	Thin-Soup Benefits
25.7%	22.1%
Rich Benefits	Thin-Soup Benefits

Studies: 40 to 60% of employees don't understand their benefits.

Source: PwC Service Digital Employee Drive Financial Results, Watson Wyatt, 2015

What makes employee benefits satisfaction so important?

71% of employees would switch employers based on benefit offerings.¹

82% of employees who were satisfied with their benefits also reported being satisfied with their job.²

Employee Benefit Research Institute, Health and Workplace Benefits Survey 2017. ¹Why Employers Benefit from a Good Plan in Their Employee Benefit Strategy, BenefitsMag, 2018.

- Pre-Sales Resources
- Communication & Enrollment Services



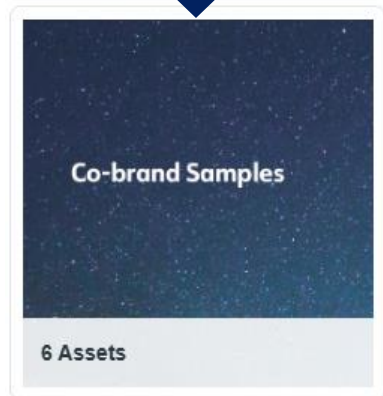
Take Your Marketing to The Next Level

The Launchpad Is Just the Start

How to **AMPLIFY**



Co-brand



Customize



Build your own library

Key Takeaways

- Wherever you are in the sales process, you're not alone
- Overloaded with information? Launchpad makes it easy to share that information
- Consider these popular materials, but there are lots of other great resources for you out on the Launchpad
- Getting familiar with the Launchpad is just the start



Thank you!

