

PC26 Trustmark
Producer Conference
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AMPLIFY

Trustmark 

The 5 Questions Your Clients Will Have About Life and Long-Term Care



Jeff Hillgoth

Regional Sales Manager, Midwest
Trustmark Voluntary Benefits

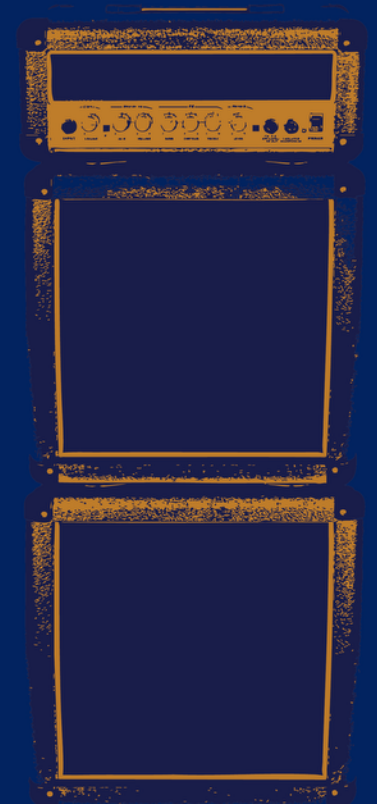


Katie Holt

Regional Sales Director, Gulf Coast
Trustmark Voluntary Benefits

Common Questions from Employers

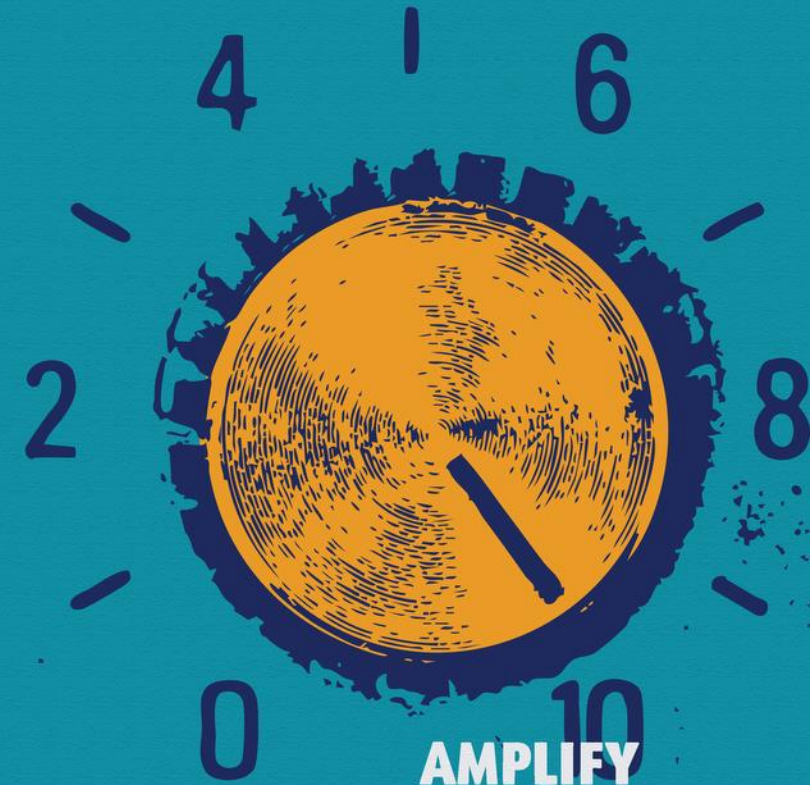
- “How do we explain the benefit to employees?”
- “Can't our employees get this coverage elsewhere?”
- “Is Universal Life stable and reliable?”
- “How do we choose between Universal Life & LifeEvents®?”
- “We already provide term life insurance. Why would we offer permanent life insurance?”



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“How do we explain the benefit to employees?”

Lead With Care, Balance With Life Insurance



Lead With Care, Balance With Life Insurance

Protection for Family, Legacy, and Financial Peace of Mind

- **Employers often fall in love with LTC:** It feels innovative, relevant, solves the problem THEY see

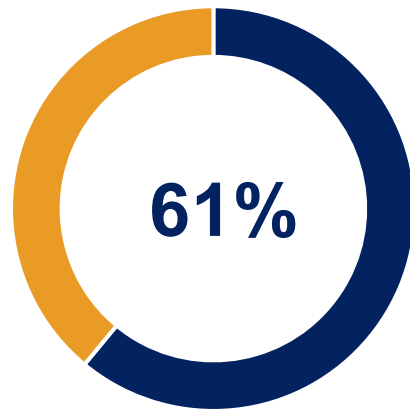
Lead With Care, Balance With Life Insurance

Protection for Family, Legacy, and Financial Peace of Mind

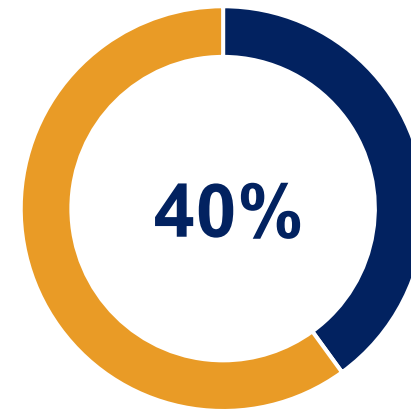
- **Employers often fall in love with LTC:** It feels innovative, relevant, solves the problem THEY see
- **Employees respond more to the life insurance:** It feels familiar, personal, more immediately relevant

Lead With Care, Balance With Life Insurance

Protection for Family, Legacy, and Financial Peace of Mind



61% of people who don't have life insurance **say they need it**¹



40% of American **adults believe they need more life insurance**: representing close to 100 million adults²

¹They Don't Understand Life Insurance and Overestimate Its Cost. Life Happens. 2025. ²2025 Facts about Life Insurance. LIMRA. 2025.

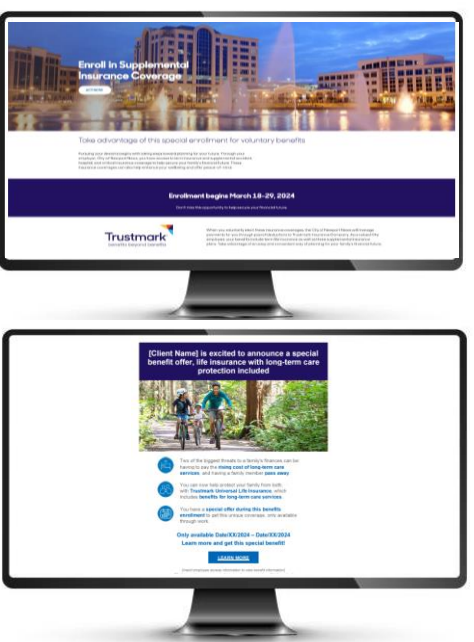
“How do we explain the benefit to employees?”

Lead With Care, Balance With Life Insurance

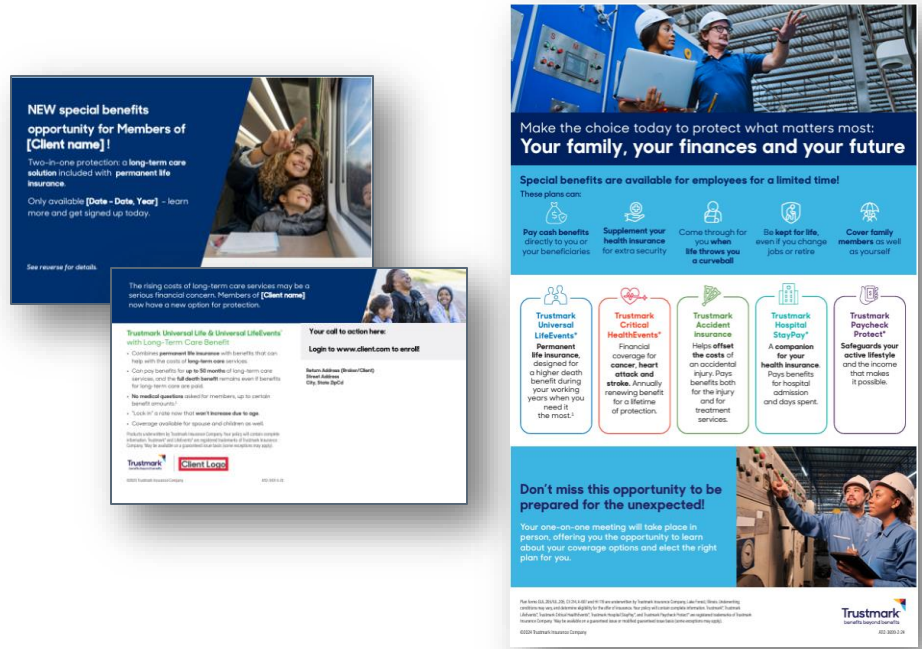
The Winning Message

- Use multi-channel communication

Digital Content



Print Materials



Policy Benefit Summaries



Landing Pages, Microsites and Email

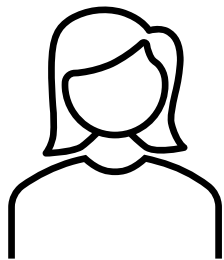
Postcards and Posters

Print and PDF files

Lead With Care, Balance With Life Insurance

The Winning Message

- Balanced storytelling can drive employee engagement
- Appeal to emotion, not just reason



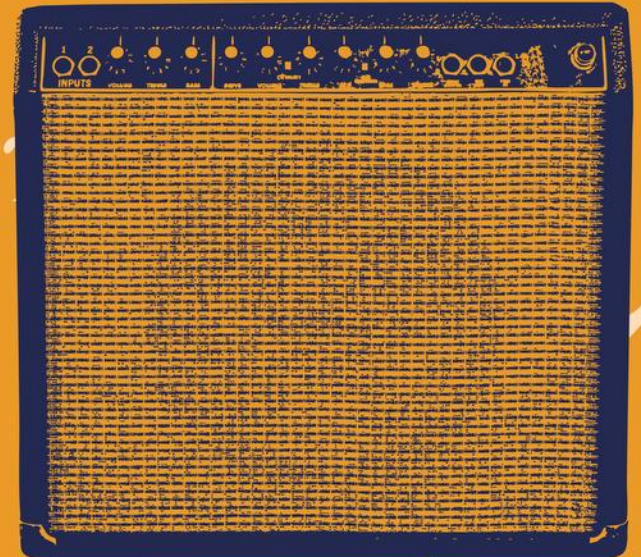
"If you pass away too soon, it helps your family"



"If you live long enough to need help, care benefits have you covered"

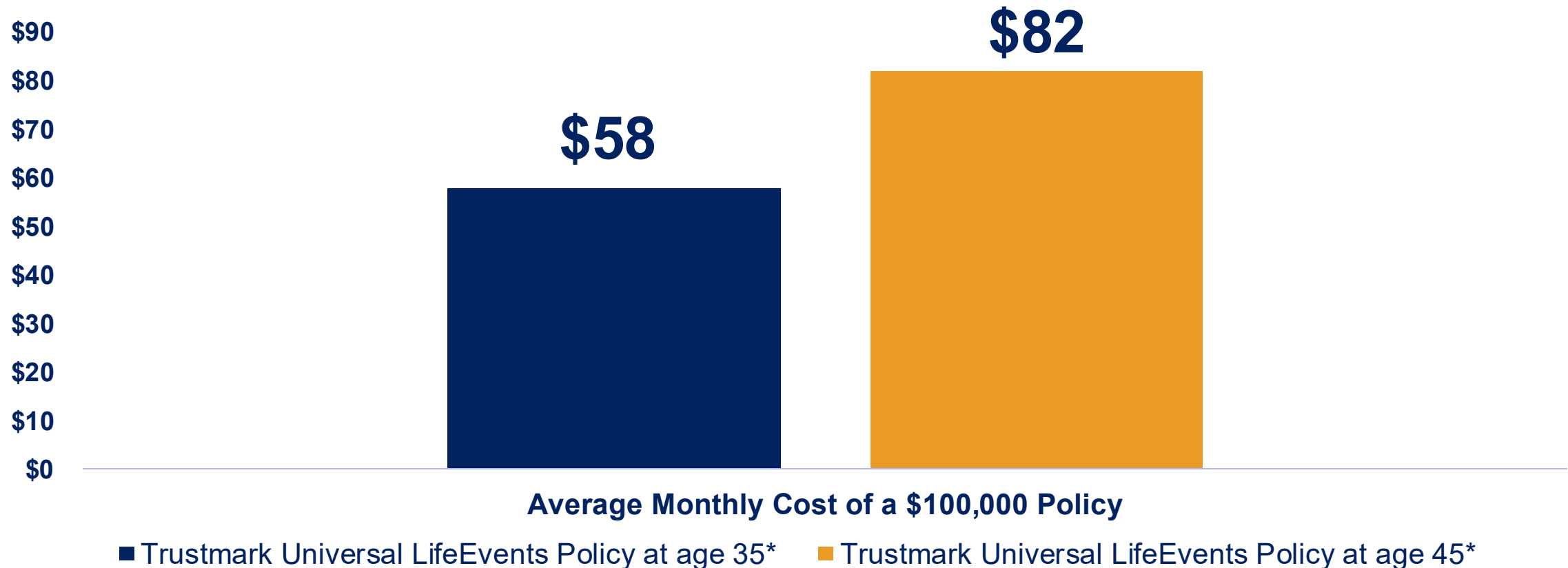
“Can't our employees get this coverage elsewhere?”

The Benefit of Guaranteed Issue



The Benefit of Guaranteed Issue

- Showcase the “cost of waiting” with simple age-based comparisons woven into meetings, microsites, and new-hire packets:
 - Example: Cost of Life Insurance for Someone Starting Their Policy at Age 35 & 45



The Benefit of Guaranteed Issue

Perm Life Insurance That Grows With You

- **Built for all ages** – Employees in their 30s, 40s, and 50s can lock in protection for life
- **Flexible coverage** – Allows you to increase or decrease coverage over time as your needs change
- **Permanent value** – Unlike term insurance, UL builds cash value that can be accessed later for emergencies or future goals
- **Peace of mind** – You keep your protection even after you retire or leave your employer



“Is Universal Life with Long-Term Care stable and reliable?”

Universal Life Product Stability



Universal Life: The Basics

Principle Is Certain, Elements Are Non-Guaranteed

- Interest rate
- Cost of Insurance (COI)
- Expenses

Each Policy Carries Its Own Account Value

- Acts like a bank account (can withdraw if you surrender, subject to surrender charges)
- Each month, premium + interest is added, and COIs and expenses are subtracted



**Want to deep dive on UL
Stability?**

**Join us for our breakout
session, *Backstage With
Universal Life: The Sounds
of LTC Stability!***



Session

**Backstage With Universal
Life: The Sounds of LTC
Stability**

**Tuesday, Feb 3
1:15 – 1:45 PM
Harpeth**

“How do we choose between Universal Life & LifeEvents?”

Undeniable Value for Employers & Employees

Both Options Ensure Your Employees Receive High Quality Coverage

"How do we choose between Universal Life & LifeEvents®?"

Universal Life

- Level death benefit
- Cash-value accumulation
- Flexible premiums

LifeEvents®

- Higher benefit during working years
- Scheduled reduction at age 70
- Ideal for employees prioritizing now

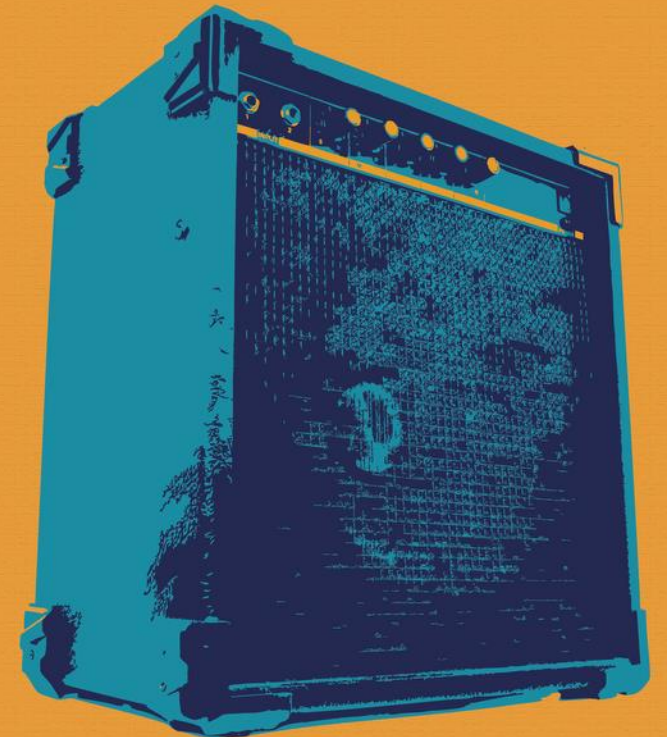
No Matter What Your Clients Choose, Employees Win

Both options are:

- Portable, voluntary, and offer payroll deduction
- Carrier-supported enrollment & admin simplicity
- Support aging and caregiver needs

“We already provide term life insurance. Why would we offer permanent life insurance?”

The Advantage of Stacking Term AND Permanent Life Insurance



It's Not About Choosing One or the Other...



Term Life = Immediate, affordable

- Great for covering today's biggest responsibilities like:
 - Income replacement
 - Mortgage
 - Family expenses



Perm Life = Long-term security and flexibility

- Provides protection that doesn't age out
- Doesn't increase over time
- Includes cash value that can grow over time
- If it's hybrid, it can include LTC benefits

The Advantage of Stacking Term AND Permanent

Stacking = Comprehensive Protection

- Combine both for stronger, layered coverage that adapts to your changing life stages



Term Life = Immediate, affordable

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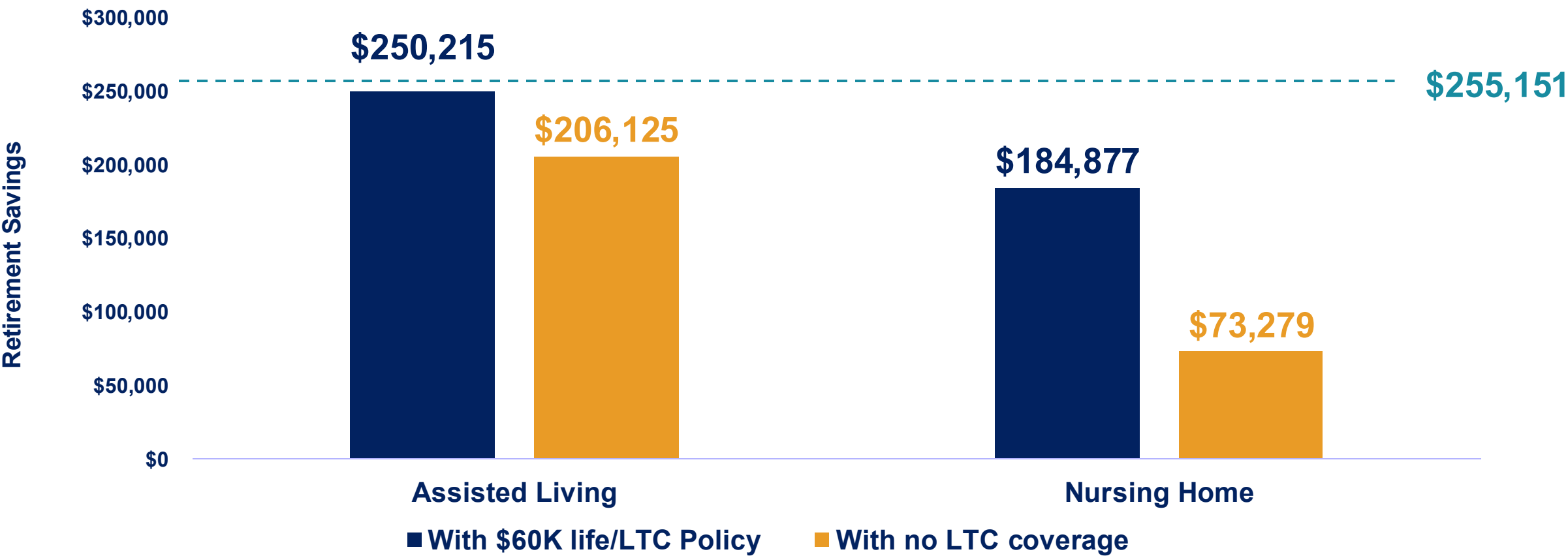
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“Will this conflict with our term life offering?”

Long-Term Care Can Protect Financial Assets

401(K) Balance After 28 mo. of LTC With/Without Long-Term Care Coverage



Numbers based on national averages for care costs and a \$60,000 Trustmark Universal LifeEvents with long-term care coverage.

Key Takeaways

- Educate: You want to deliver meaningful value employees will feel
- Options: Guaranteed Issue and stackable coverage give employees flexible, differentiated protection
- **Life with LTC provides protection for family, legacy, and financial peace of mind**

Educating your client is the first step to turning your investment into something that lasts

Thank you!

