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AMPLIFY

Trustmark 

The Rhythm of Retention: Strategies for Building Client Loyalty



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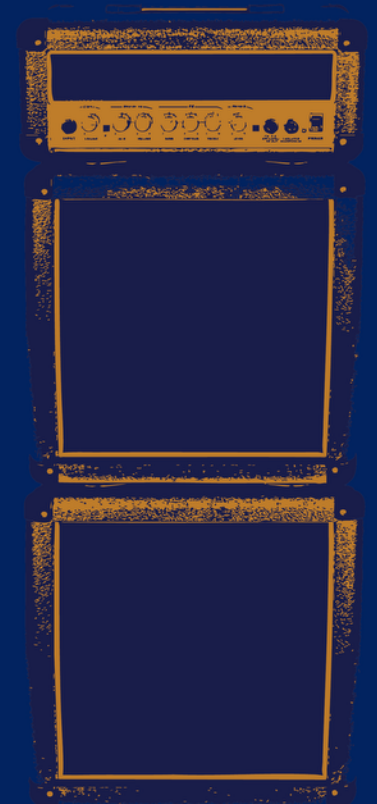


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Today's Agenda...

1. Two Client Stories, One Lesson
2. The Market Reality Check
3. The Three Keys to Retention
4. Group Exercise: Spot the Retention Risk
5. Key Takeaways



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Two Client Stories, One Lesson

The Market Reality Check



Voluntary Benefits Today

The Market Reality Check

- **Rising benefit costs** → employers rely on VB to round out total rewards and are commonplace in today's market
- **Increased employee expectations** → choice, personalization, seamless experiences
- **Brokers juggling multiple carriers and tech platforms** → retention isn't just about price; it's about value and ease



Challenges of Voluntary Benefits

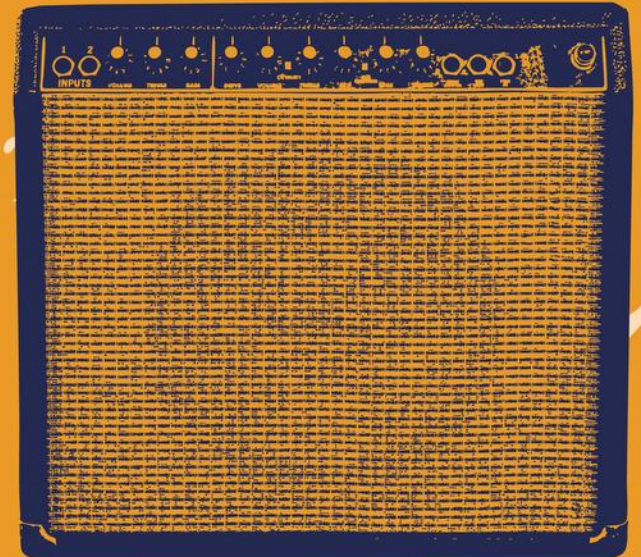
The Market Reality Check

- **Noise in the marketplace** → market is crowded, and carriers sound the same
- **Digitization gap** → clients expect integration, mobile-first experiences, and transparency
- **Turnover in HR teams and leadership** → deep, meaningful relationships need to outlive personnel changes



Innovation, Digitization, Scalability

The Three Keys to Retention



Innovation

Beyond the Products



Beyond the Products

- Voluntary Benefits are often seen as “check-the-box” benefits
- There’s often a lack of understanding about the real value these benefits provide
- View voluntary benefits as “add-ons” rather than strategic tools to enhance retention, engagement, and overall financial wellness

How do we make them feel innovative?



Examples of Innovation in Voluntary Benefits



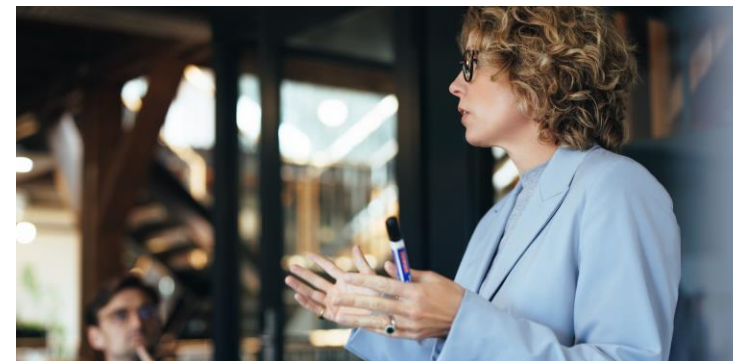
Lifestyle-driven Benefits

- Hybrid Life Insurance With Long-Term Care Benefits
- Wellness tied to VB
- Financial protection product focus



Flexible Technology for Enrollments

- Meeting diverse workforces: remote, hybrid, frontline via many technology solutions
- I.e., Simplink, Selerix, focus on scalable native builds, etc.



Storytelling / Thought Leadership

- Highlight real-life usage to build perceived value
- Reference our thought leadership via:

Digitization

The New Table Stakes

The New Table Stakes



Enrollment Integrations

- Employers expect carriers to “play nice” with their chosen platforms
- TMK continues to innovate in this capacity with Simplink & Selerix



Data Driven Reporting

- Willingness to show reporting on:
 - Participation
 - Utilization
 - Value



Mobile-first Servicing

- Employees want to file a claim like they Venmo a friend:
 - TMK Client Portal
 - State Matrix microsite
 - Broker portals

Keys to Retention: Digitization

AI & Automation

- Using predictive analytics to drive engagement campaigns, for example:
 - How does TMK utilize AI now?
 - Where do we see its applications in the future?

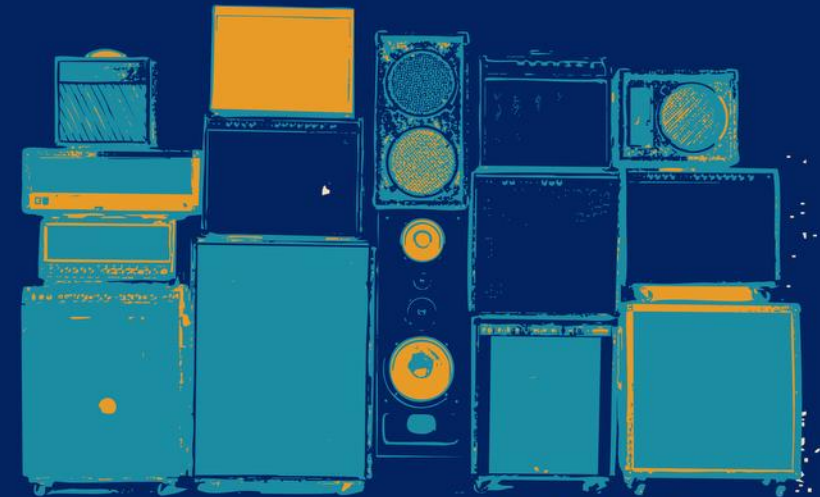


“If VB isn’t digital, it’s disposable”



Scalability

Winning With a Multi-Year Strategy



Challenges With One-And-Done Enrollments

Year 1

20%

of the company
doesn't participate in
open enrollment

Year 1 – Year 2

15%

employee turnover
between year one
and year two

That leaves over

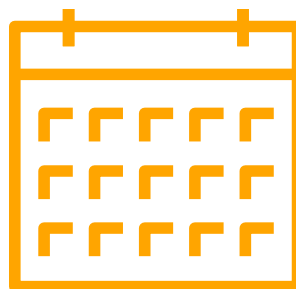
1/3

of employees who
haven't participated in
enrollment from one
year to the next

Multi-Year Strategies Are Your Ticket To Retaining Clients



Voluntary benefits can be used as a multi-product rollout over time



A multi-year plan creates ongoing communication and provides continued employee resources



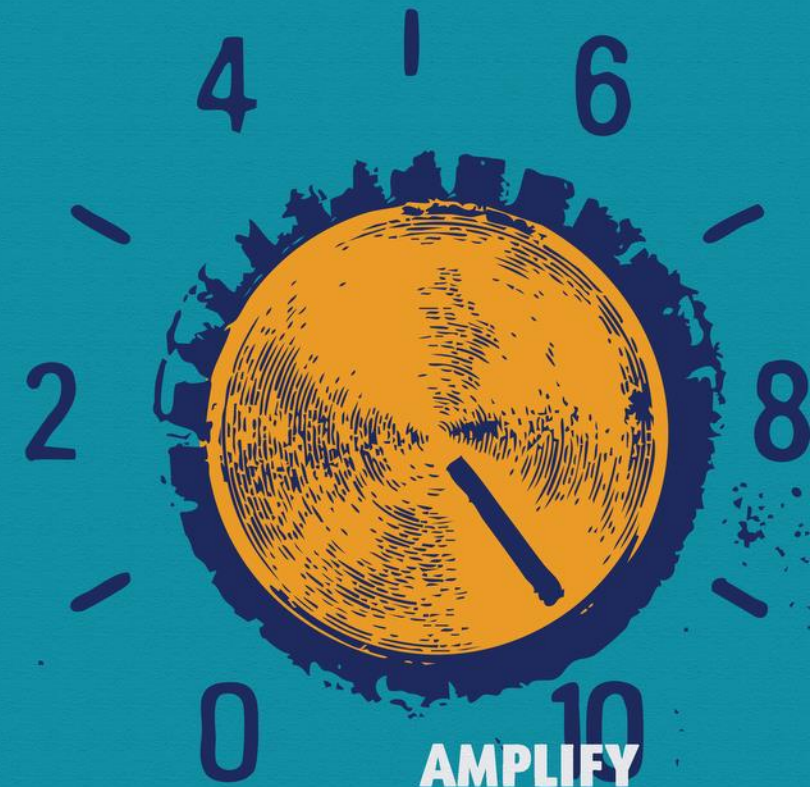
Encourages employees to participate in workplace wellness programs

What Might this Looks Like?

Year	Communication Initiatives	Yearly Benefits Strategy
Year 1	Benefits awareness and foundations	Introduce accident and universal life insurance
Year 2	Benefits customization and flexibility	Re-enroll existing products
Year 3	Health and wellness programs	Introduce hospital insurance and re-enroll existing products
Year 4	Family and life changes	Re-enroll existing products
Year 5	Future planning and security	Introduce disability insurance and re-enroll existing products

Spot the Retention Risk

Interactive Group Session



Interactive Segment: Spot the Retention Risk

Your client switches HRIS platforms mid-year...

What's the risk here? How do we solve it with innovation, digitization, and scalable strategy?



Interactive Segment: Spot the Retention Risk

The new CHRO is skeptical about value of a VB product...

What's the risk here? How do we solve it with innovation, digitization, and scalable strategy?



Key Takeaways

We Encourage All the Producers in This Room To Commit To:

- One innovation
- One digital advancement
- One scalable retention touchpoint



Thank You!

Any Questions?

