

# PC26

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# AMPLIFY

Trustmark 

# The Rhythm of Retention: Strategies for Building Client Loyalty



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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



# 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

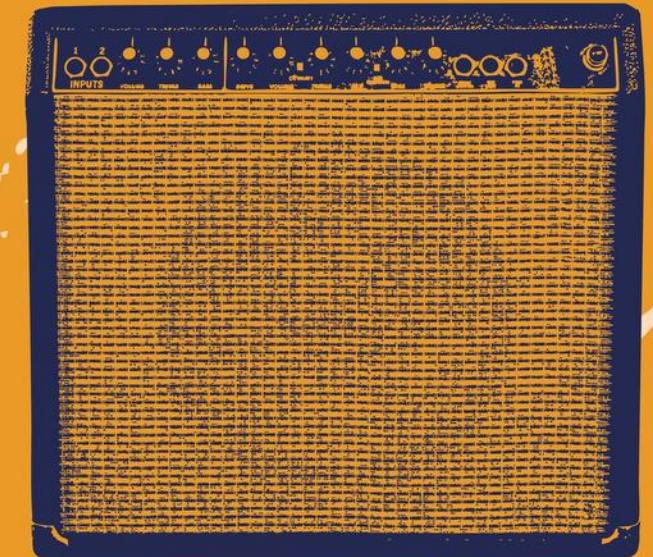
## The Market Reality Check

- **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

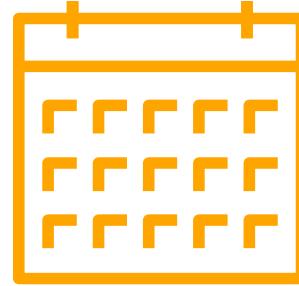
**1/3**

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



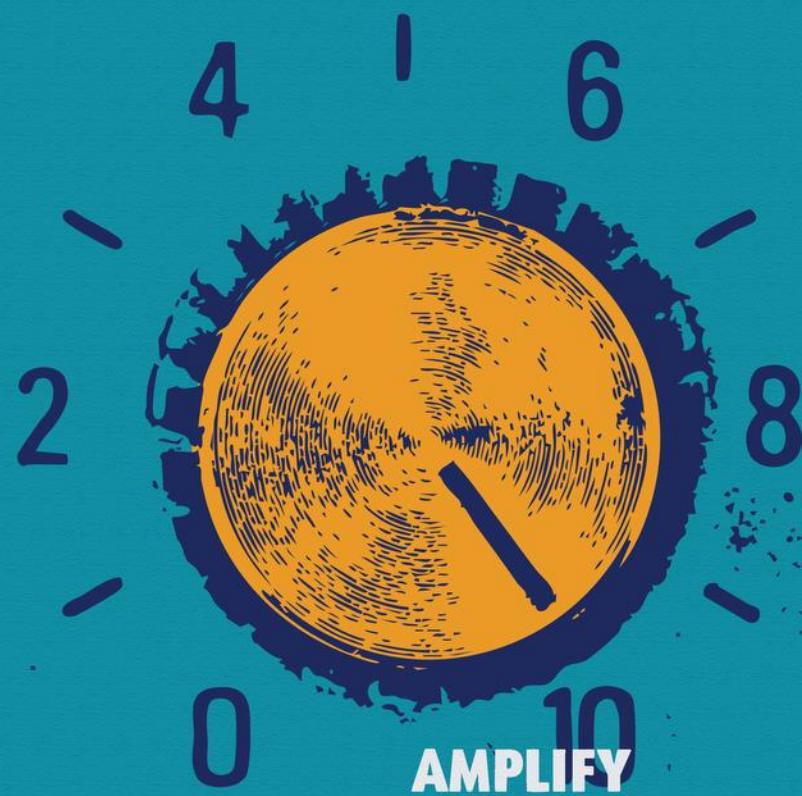
Encourages employees to participate in workplace wellness programs

# 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?

