

PC26 Trustmark
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AMPLIFY

Trustmark 

The Sound of Security: Universal Life With Long-Term Care

(Product 101)



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Trustmark Voluntary Benefits



Adam Halick

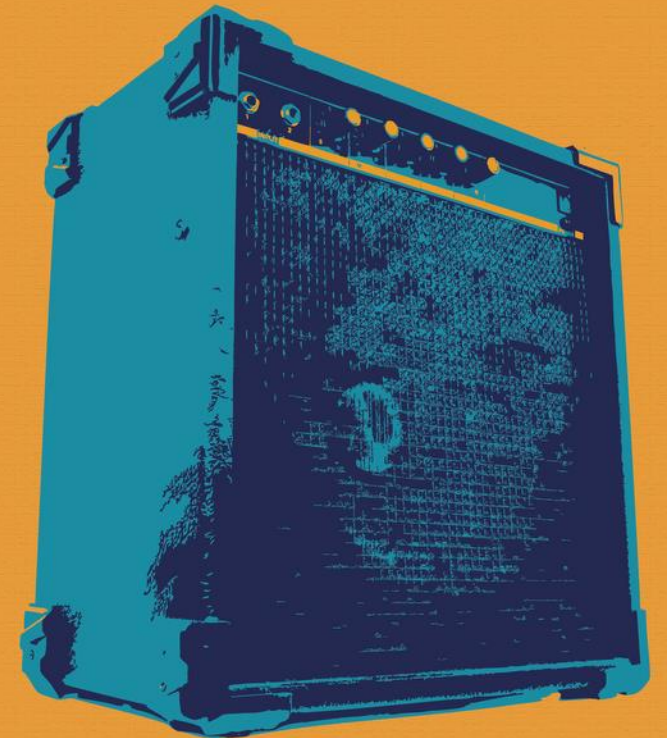
Regional Sales Director, Upper Midwest
Trustmark Voluntary Benefits

Agenda

1. Telling the Story Across Demographics
2. Trustmark Universal Life & Trustmark Universal LifeEvents®
3. Who Is Purchasing These Benefits?
4. Key Takeaways



Telling the Story Across Demographics



Among those earning \$50,000 – \$149,000 annually, what percent report needing more life insurance?

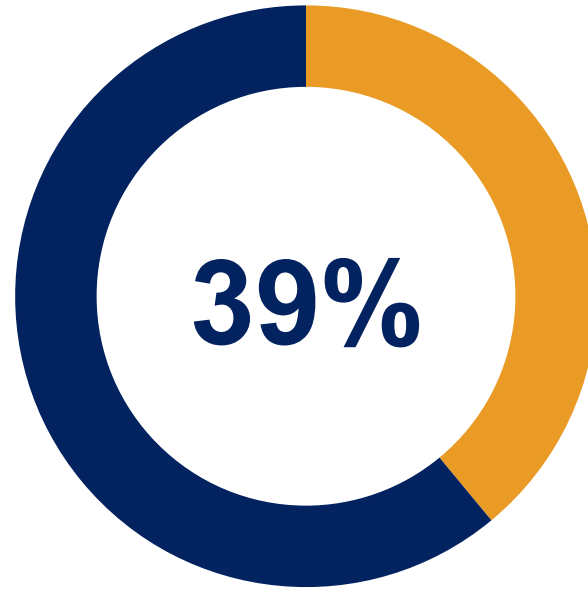
7%

18%

39%



73%



Of earners between
\$50,000 - \$149,000
annually report needing
more life insurance

How many Americans say they need life insurance (or more of it)?

4 Million

25 Million

102 Million



153 Million

102 Million

Americans say they
need life insurance
(or more of it)

What percent of Gen Z believe life insurance is an important benefit?

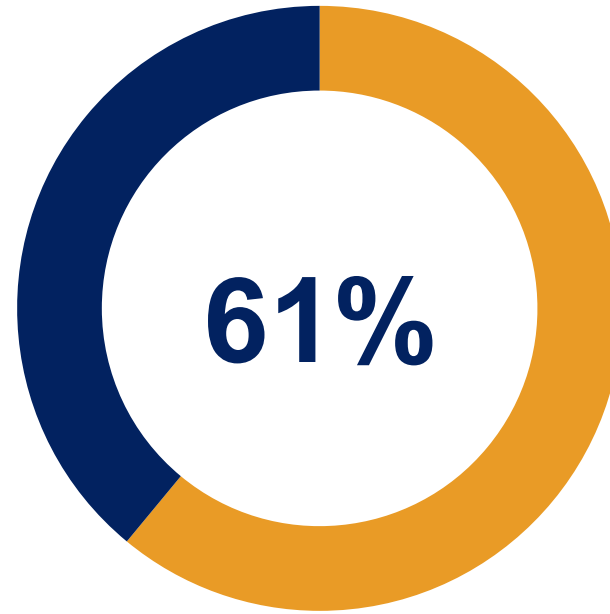
23%

61%



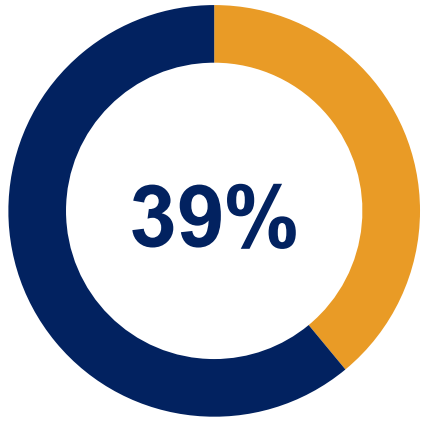
13%

7%



61% of Gen Z workers
believe life insurance is
an important benefit

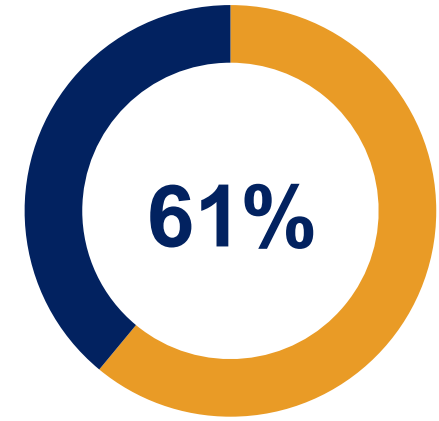
Life Insurance Is Still Top of Mind for Many Employees



Of earners between
\$50,000 - \$149,000
annually report
needing more life
insurance

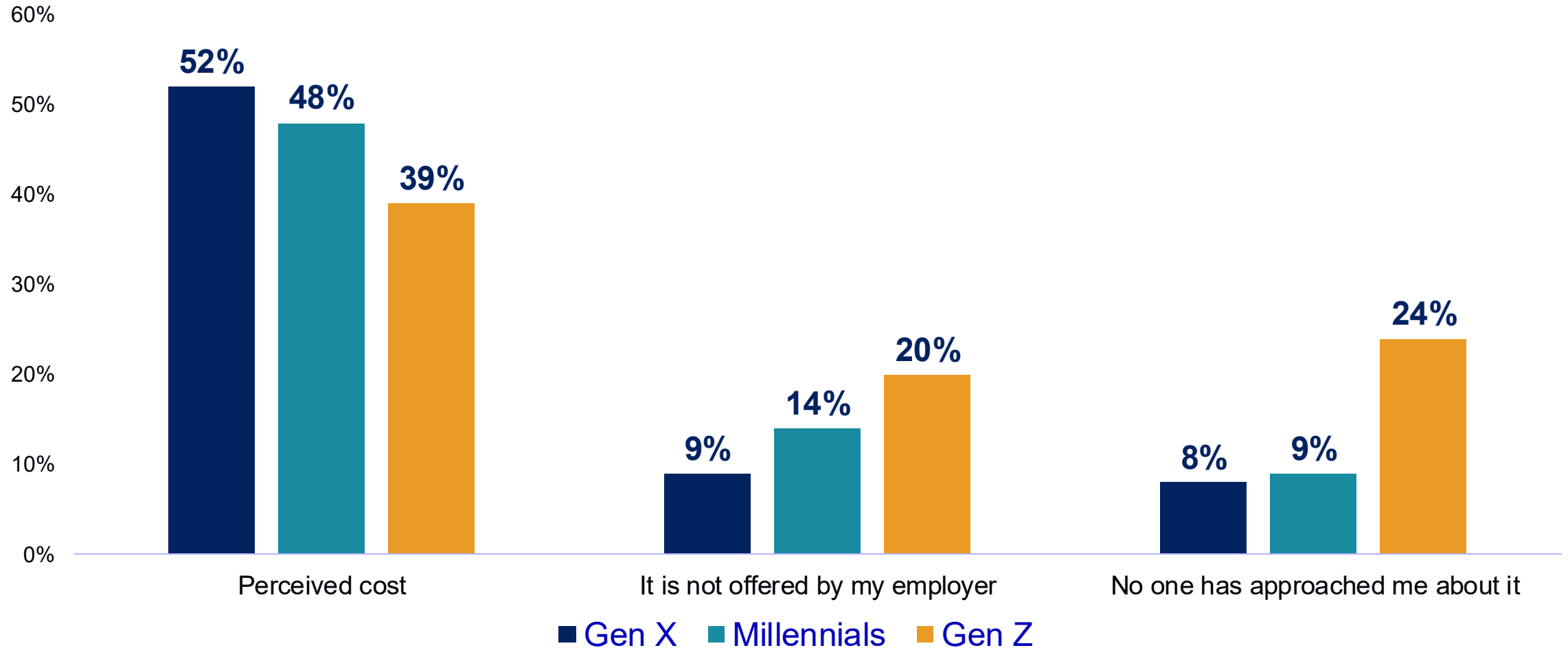
**102
Million**

Americans say they
need life insurance (or
more of it)



61% of Gen Z workers
believe life insurance
is an important benefit

Reasons for Not Having Life Insurance by Generation (Or More of It), 2025



¹2025 Insurance Barometer Study. LIMRA. 2025.

Employees Value Retirement / 401(k)

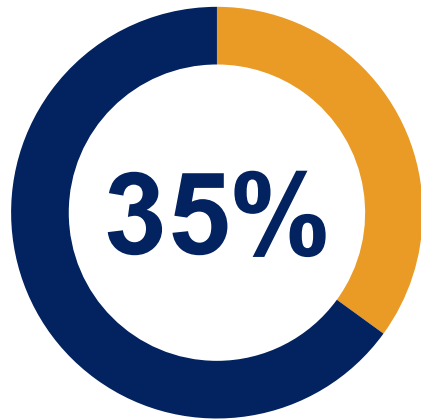
These Benefits Are Not Top of Mind... Retirement Is

- Lack of life insurance can leave loved ones financially at risk and unable to retire
- Unexpected costs of long-term care are a threat to employees' hard-earned retirement
- Many retirement funds are insufficient as it is



Heightened Awareness of the Need for Long-Term Care

Long-Term Care Expenses Are of Great Financial Concern



Long-term care expenses are a greater overall financial concern at **35%** than paying monthly bills (31%)

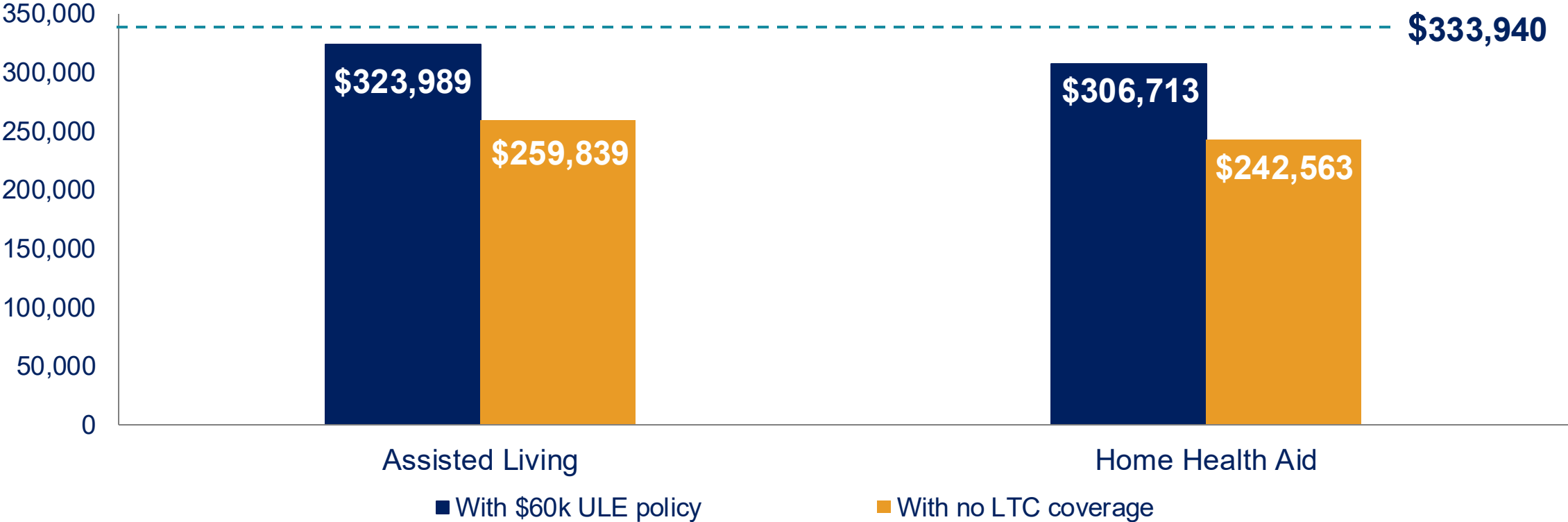


Year over year, paying for long-term care is ranked as a top 5 financial concern among Americans

Source: LIMRA Insurance Barometer Report, 2024

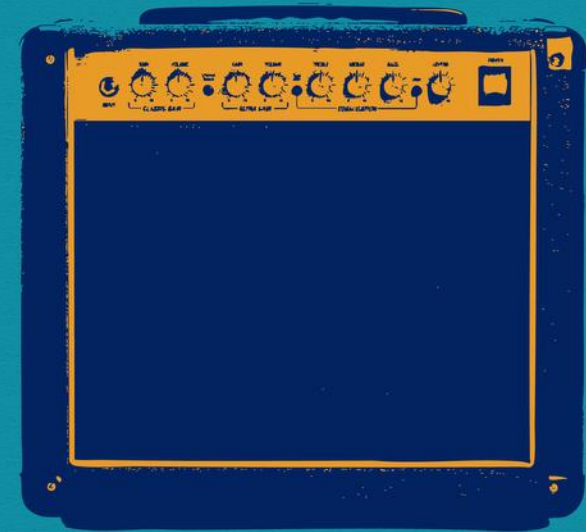
A Look at the Numbers

28 Months of Long-Term Care – Retirement Savings With/Without ULE Coverage



[Retirement + LTC Blog + Social Images](#) (Source for image)

Trustmark Universal Life & Trustmark Universal LifeEvents®



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Trustmark Life Insurance Products

Universal Life With Long-Term Care

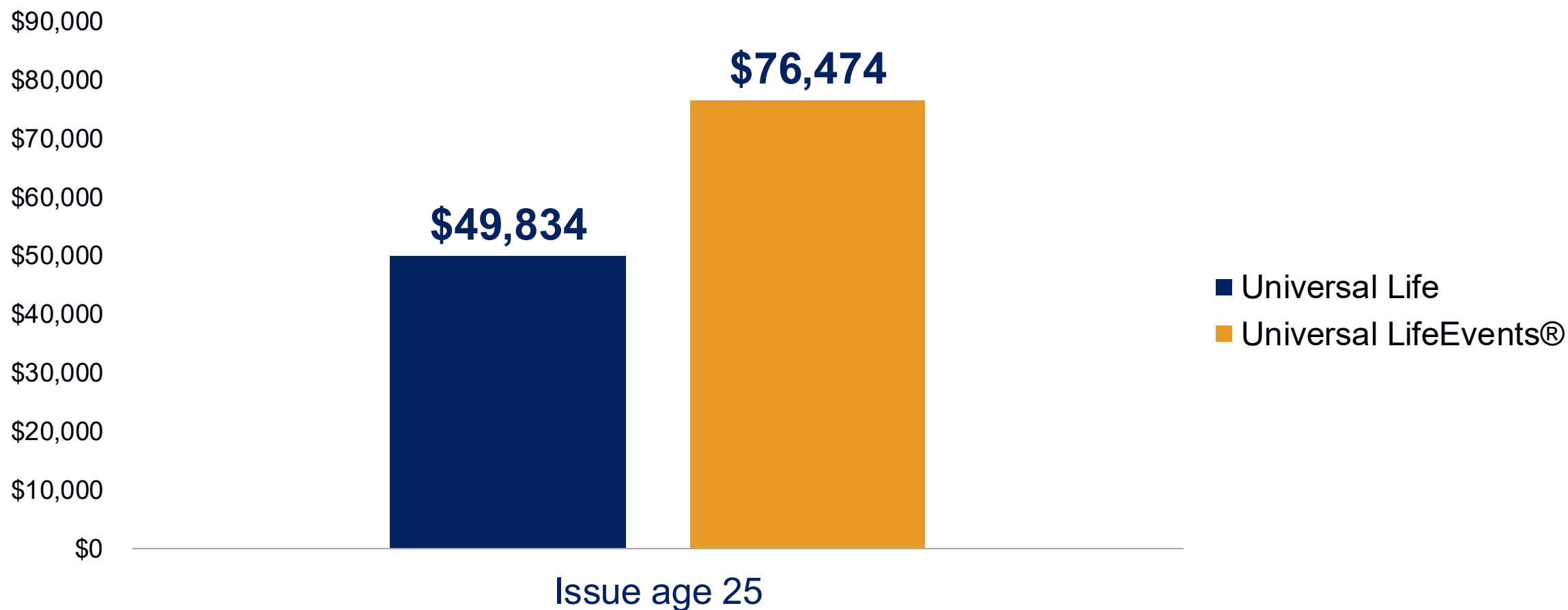
- Flexible death benefit, premium, cash value
- Benefits are available as both death benefits and living benefits

Universal LifeEvents With Long-Term Care

- Higher death benefit during working years when expenses are high (reduces at age 70)
- Higher living benefits for long-term care remain



Universal Life & LifeEvents With Long-Term Care With \$8/Week Premium



LTC Benefit Triggers

- Triggered when assistance is required for 2 of 6 activities of daily living (e.g., eating and dressing)
- Triggered for cognitive impairment (e.g., Alzheimer's or nervous diseases)

LTC Benefits

- Death benefit accelerates 4% per month for up to 25 months
- Supplements the cost of assisted living, home healthcare, adult daycare, nursing home care



Long-Term Care Benefits

Death Benefit Restoration

- Restores the death benefit used to pay for LTC

Extension of LTC

- Extends your LTC benefit up to 25 months

Extension + Restoration

- Triples the policy value



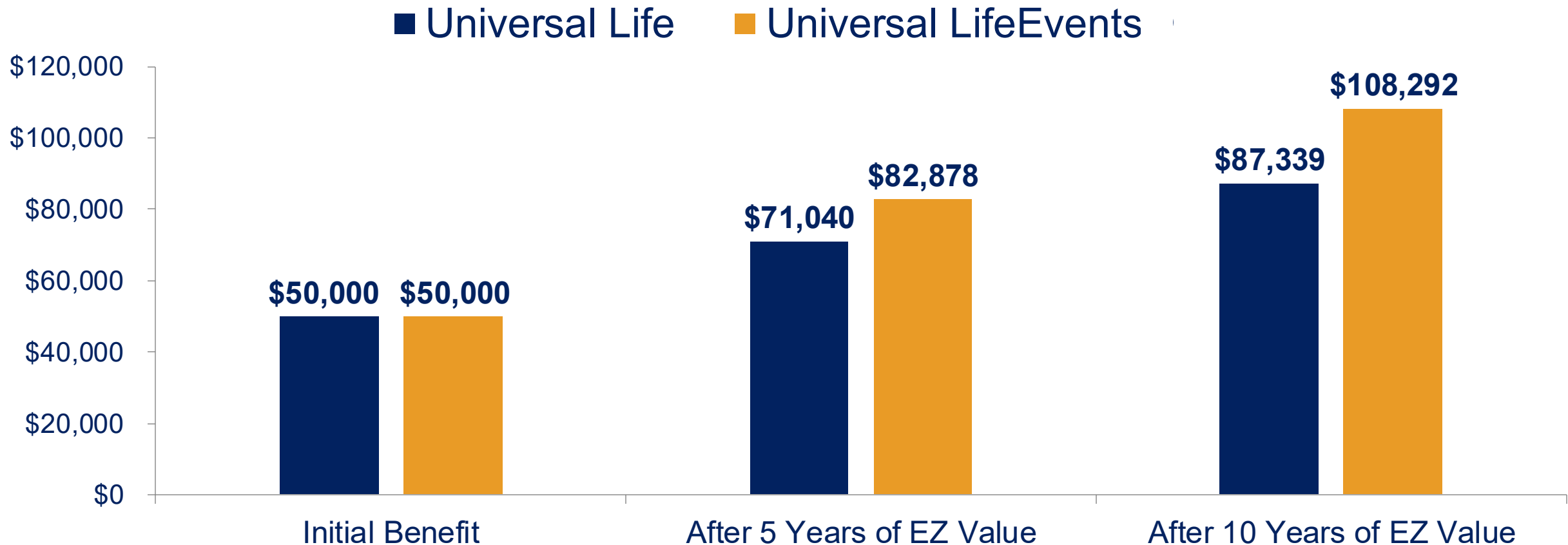
Buy Low & Grow With EZ Value

- Annual increases in benefits automatically with no need to apply for additional coverage or go through additional underwriting



How EZ Value Works

35-year-old | \$50,000 Policy | LTC Rider Included | \$1 Increase/wk.



Commission for \$7/Week Policy

- Year 5 equivalent renewal commission of 14%
- 118% increase in commission over 10 years with EV Value

	Policy Year 1	Policy Year 5	Policy Year 10	Total
With EZ Value	\$364	\$78	\$91	\$1,176
No EZ Value	\$364	\$18	\$18	\$539

Eligibility Age

Universal LifeEvents: 18 to 64

Universal Life: 18 to 75

Guaranteed Issue

Offered with enrollment strategy

Modified Guaranteed Issue

Two health questions

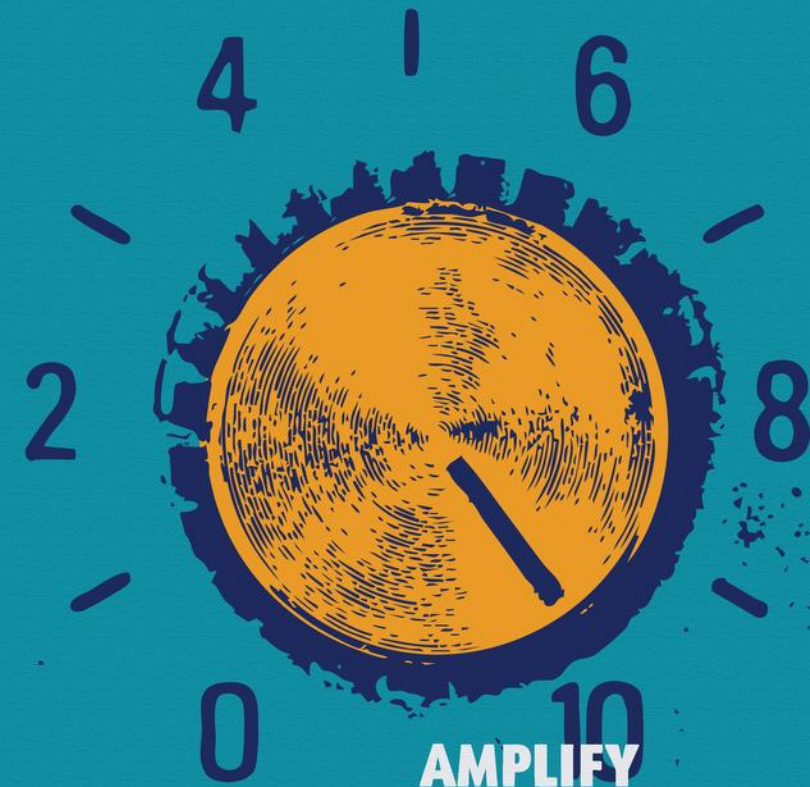
Fully Portable

Employee can keep same coverage at same issue age rates when they retire or change jobs



- **Family coverage**
- **Guaranteed renewable**
- **\$300k max death benefit**

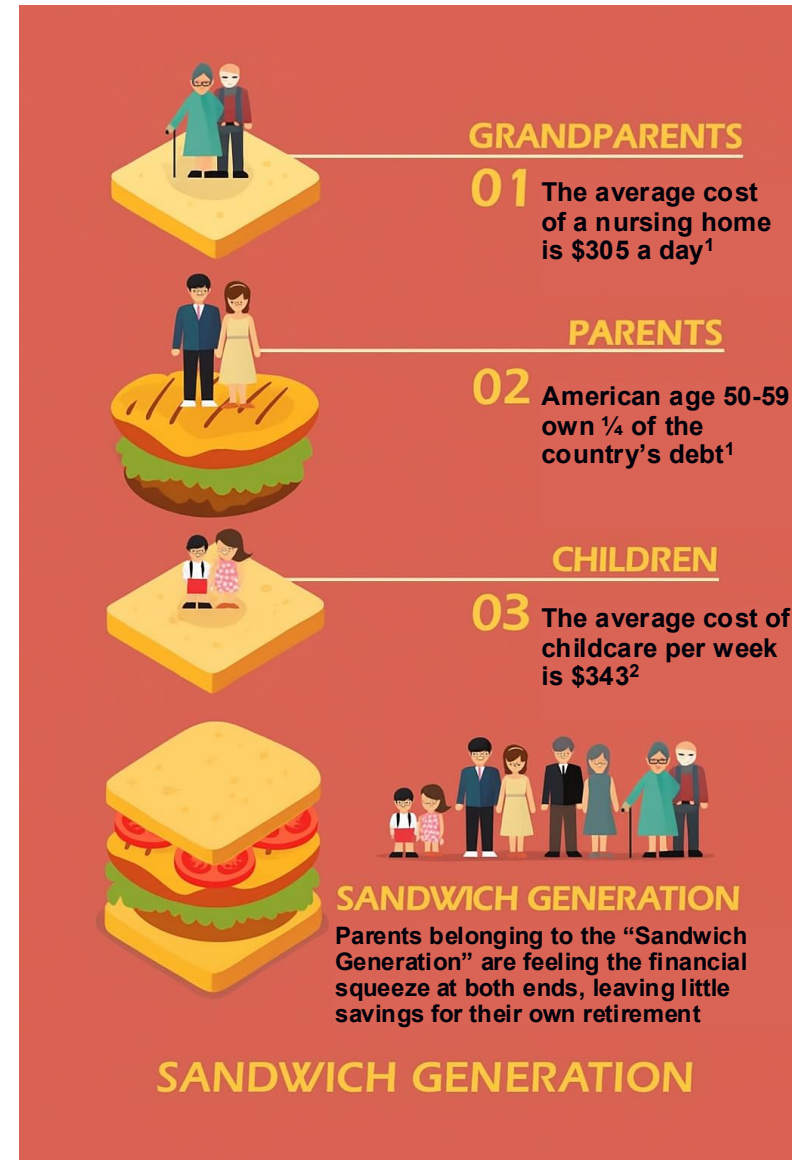
An Emphasis on Care Benefits



Sandwich Generation

Employees Are Caught in the Middle

- Added responsibilities of caring for parents is causing emotional, financial, and physical stress
- This generation plays a vital role in combating the care crisis



¹Calculate the cost of long-term care near you. Genworth. 2026.

²This is how much childcare costs in 2025. Care.com. 2025.

Introducing Cariloop®

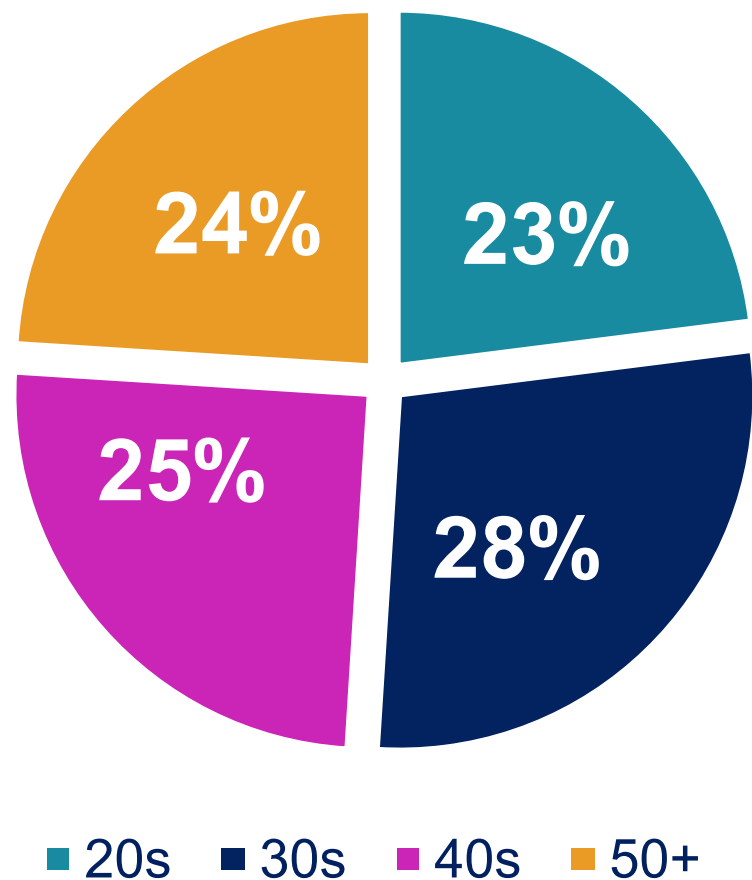
Details of Our Partnership

- Effective on all new Trustmark Universal Life, Trustmark Universal LifeEvents®, and Trustmark Life + Care® cases
- Includes digital access for adult/elder care services and 1-month of coaching per year
- Access to licensed Care Coaches to help guide care decisions
- Offers 24/7 support for managing unexpected caregiving needs



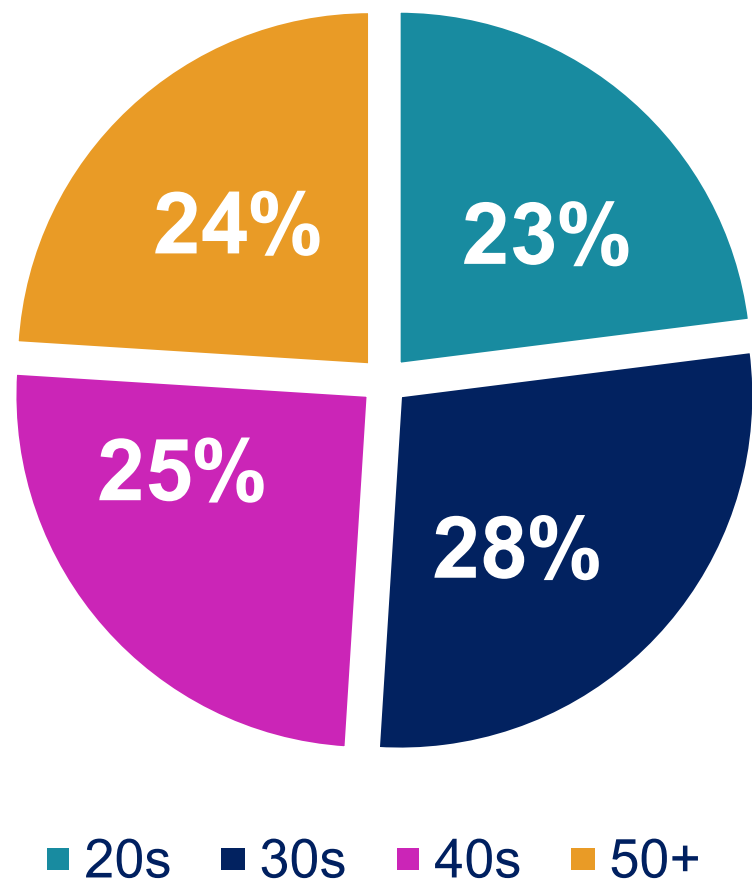
Who Is Purchasing These Benefits?

Who Is Purchasing? Everyone!



Industry	Percent of Inforce Business by Policy Count	Percent of Inforce Business by Face Amount
Education	34%	22%
Healthcare	17%	18%
Retail/Sales	16%	18%
White Collar	13%	21%
Public Admin	9%	8%
Manufacturing	8%	11%

Who Is Purchasing? Everyone!



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How Can Your Cases Be Built?

Product Purchased

61% Universal LifeEvents®

29% Universal Life

10% Child UL

Rider	Policy Year 1
Long-Term Care	96%
Benefit Restoration	96%
Extension of Benefits	44%
EZ Value	31%

Key Takeaways

- Younger generations are beginning to invest in life insurance
- The sandwich generation is looking for multi-purpose benefits
- Employees of all ages are interested in long-term care benefits now more than ever

Thank you!

Any questions?

