

# PC26

Trustmark  
Producer Conference  
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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



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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?

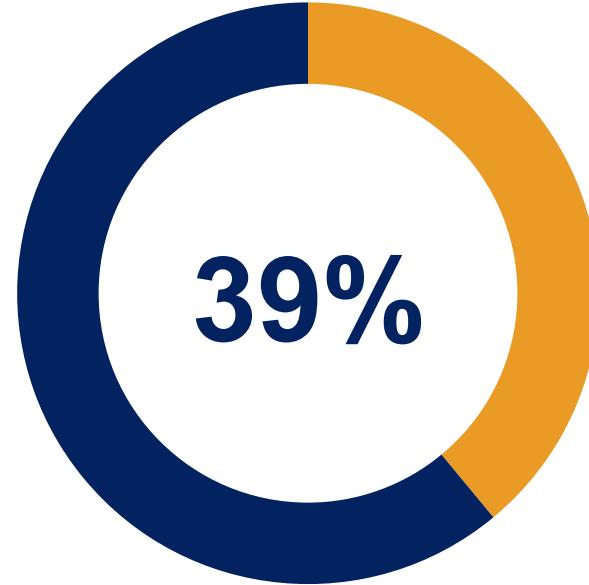
7%

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

102 Million



25 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?

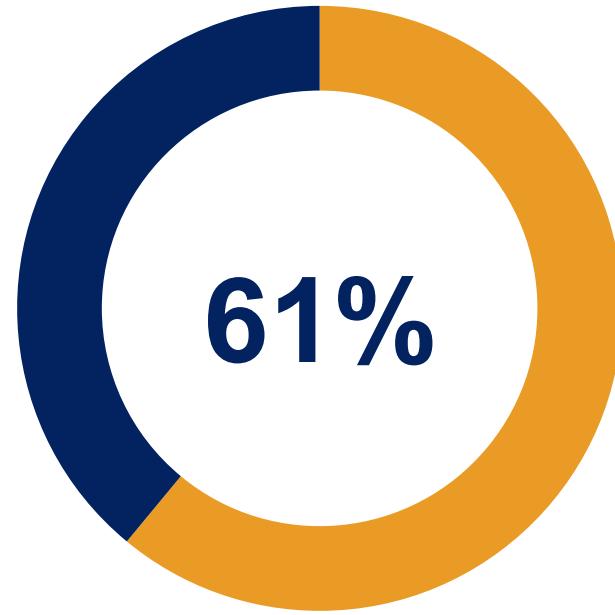
23%

13%

61%

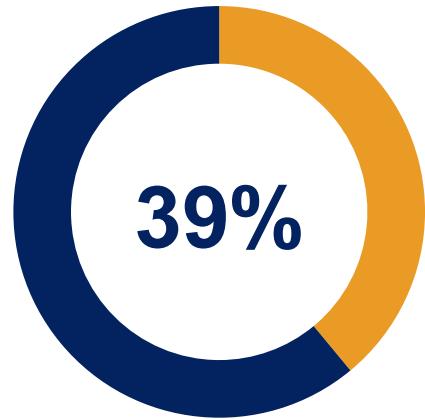
7%





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

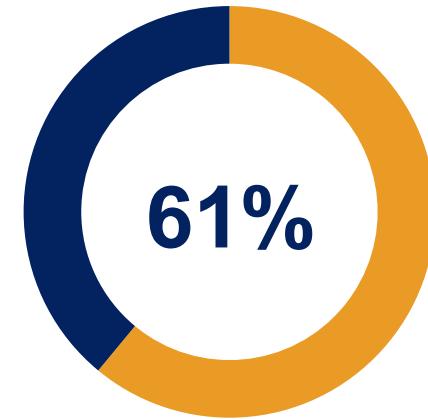
# Life Insurance Is Still Top of Mind for Many Employees



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

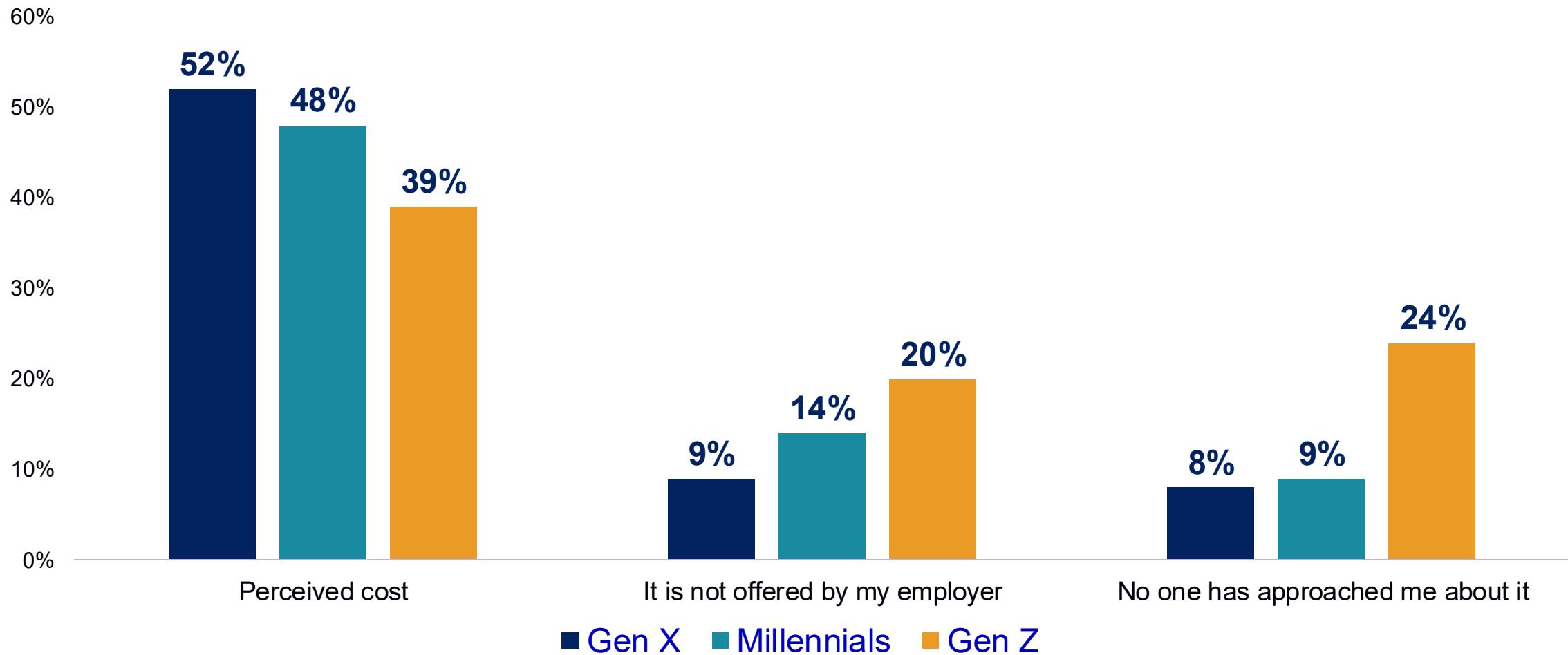
**102**  
**Million**

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



<sup>1</sup>2025 Insurance Barometer Study. LIMRA. 2025.

# Employees Value Retirement / 401(k)

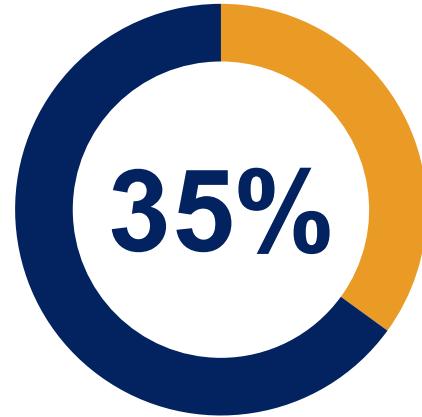
These Benefits Are Not Top of Mind...  
Retirement Is

- 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%)

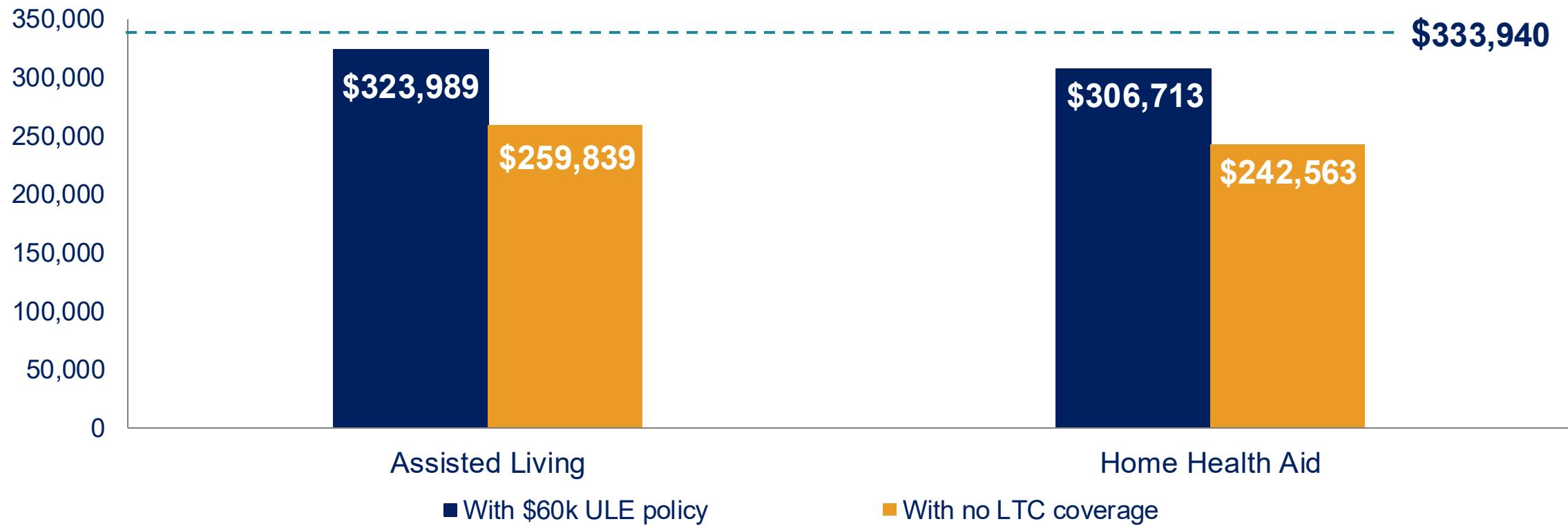


Year over year, paying for long-term care is ranked as a top 5 financial concern among Americans

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®



# Trustmark Life Insurance Products

## Universal Life With Long-Term Care

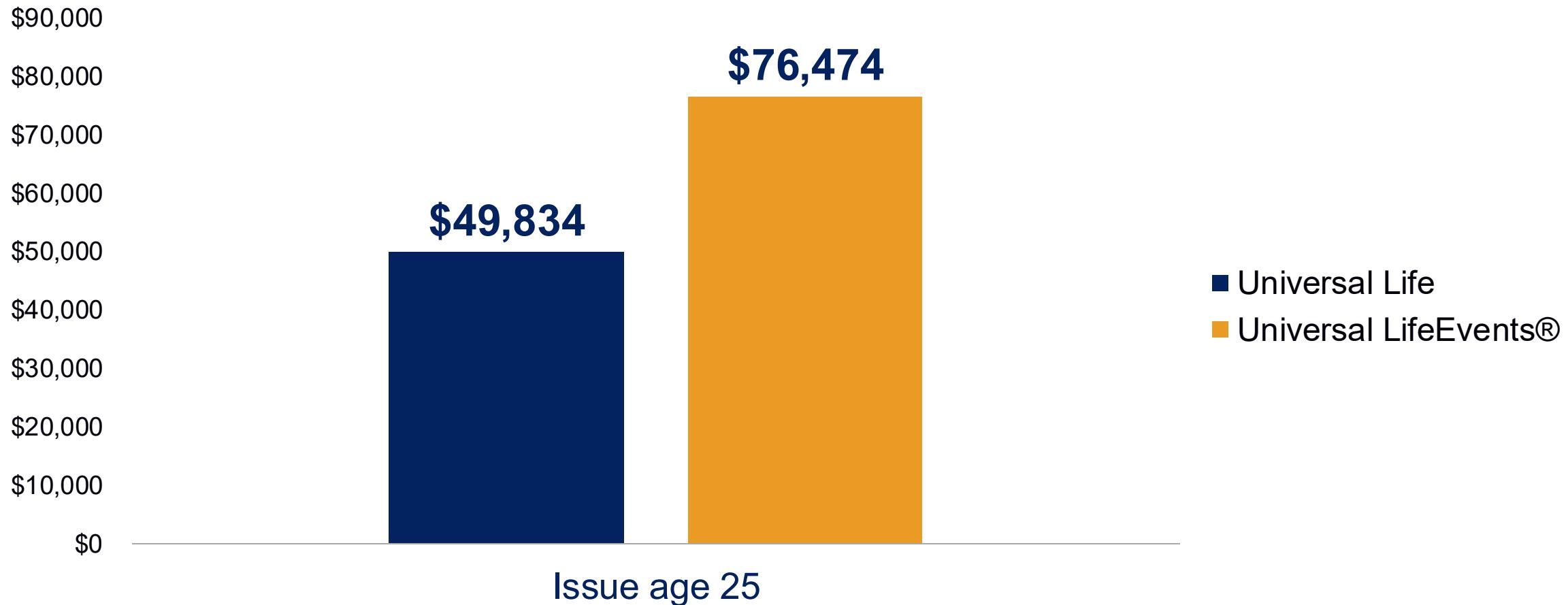
- Flexible death benefit, premium, cash value
- Benefits are available as both death benefits and living benefits

## 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



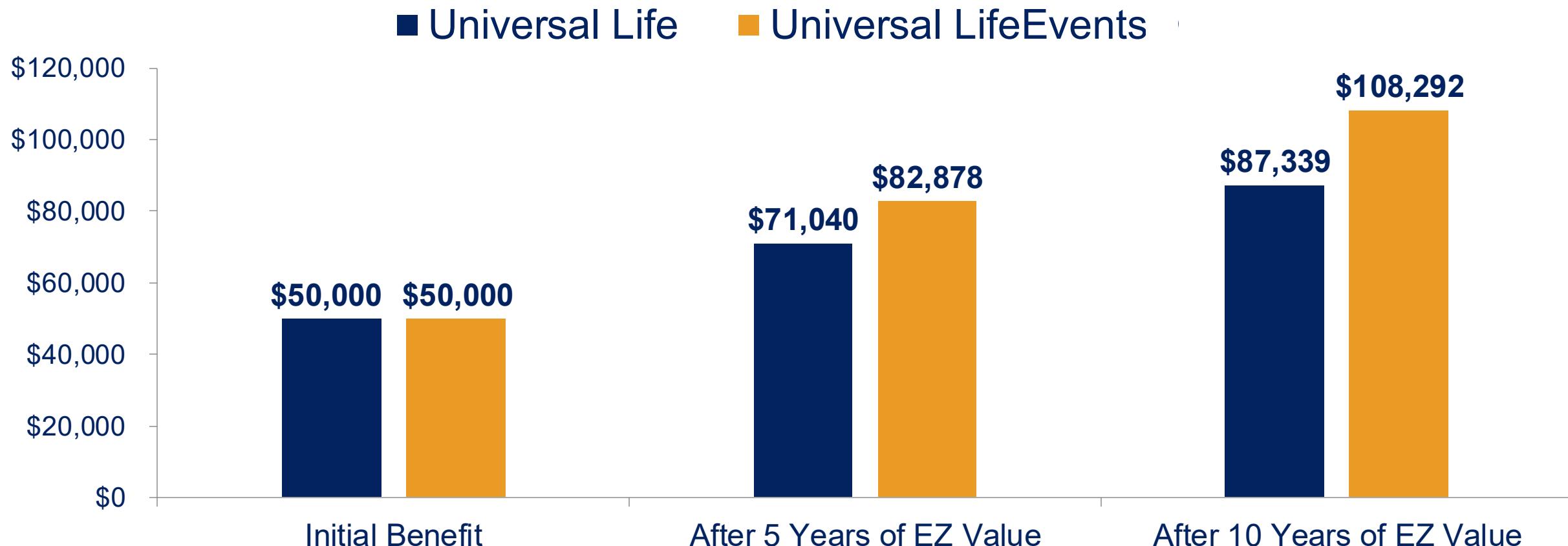
## Buy Low & Grow With EZ Value

- 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

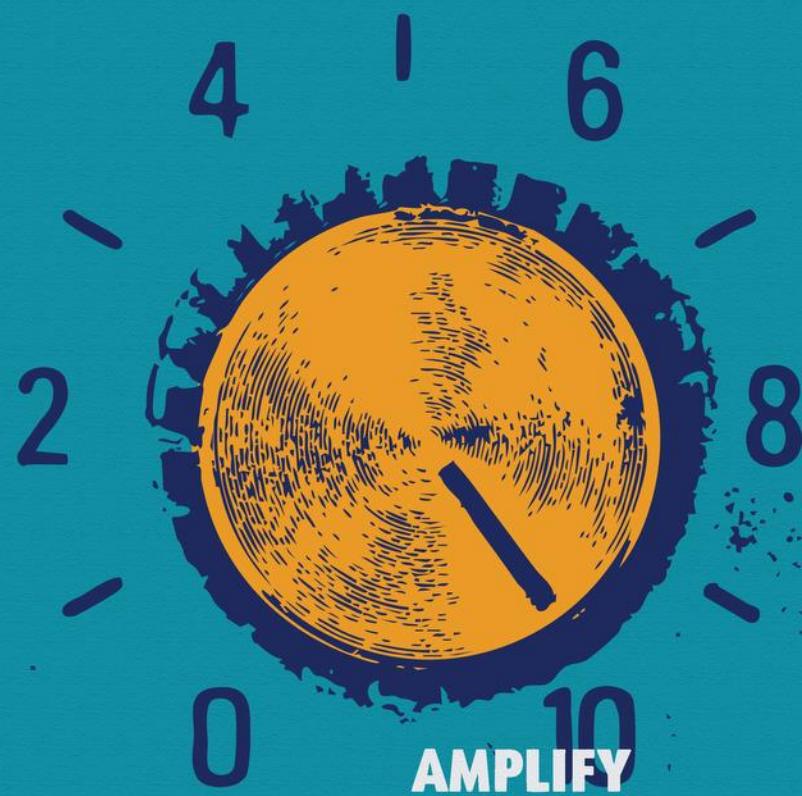
## Fully Portable

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



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

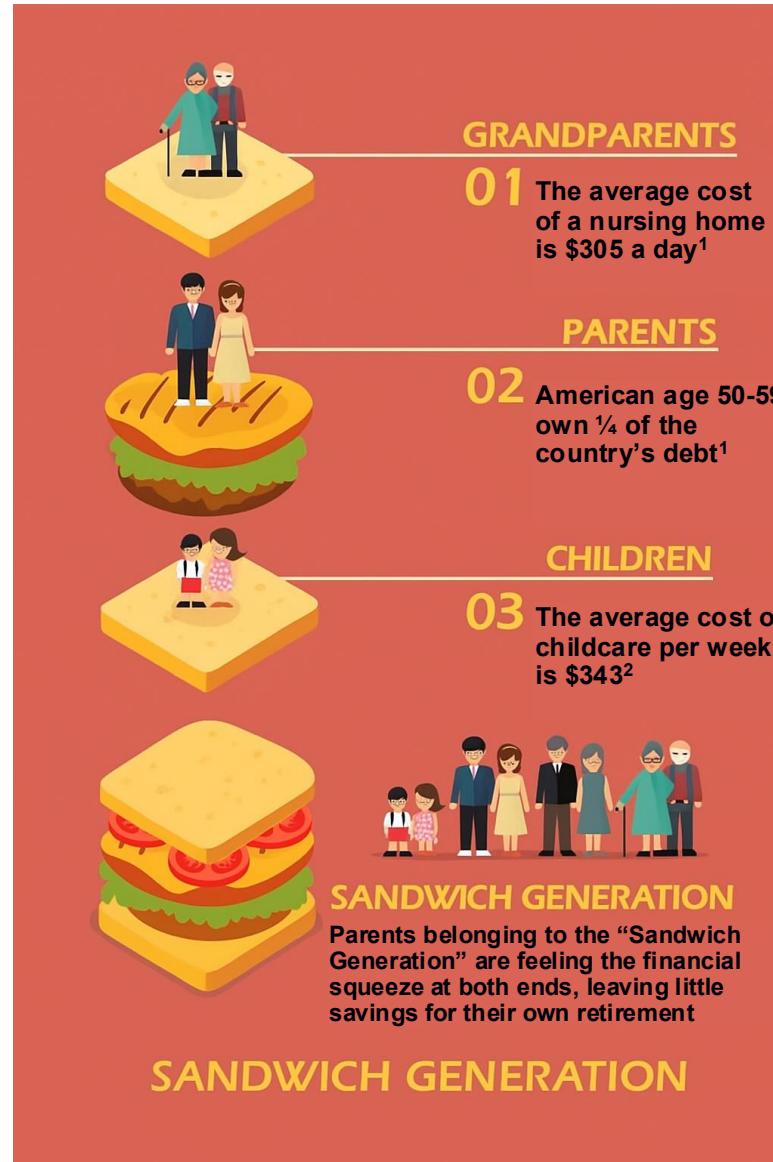
# An Emphasis on Care Benefits



# 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



<sup>1</sup>Calculate the cost of long-term care near you. Genworth. 2026.

<sup>2</sup>This 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

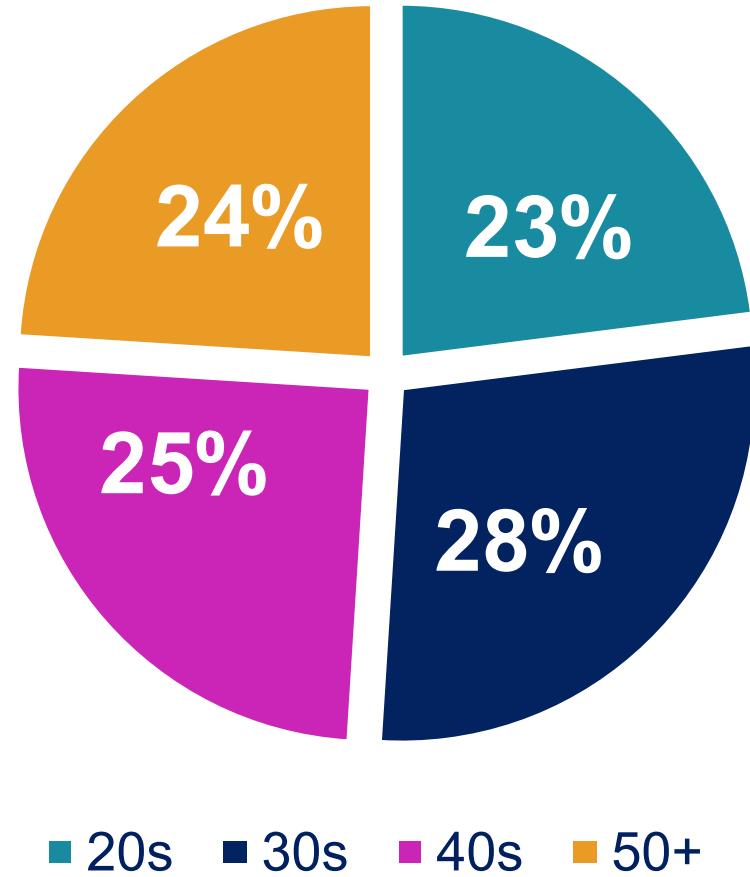




# Who Is Purchasing These Benefits?

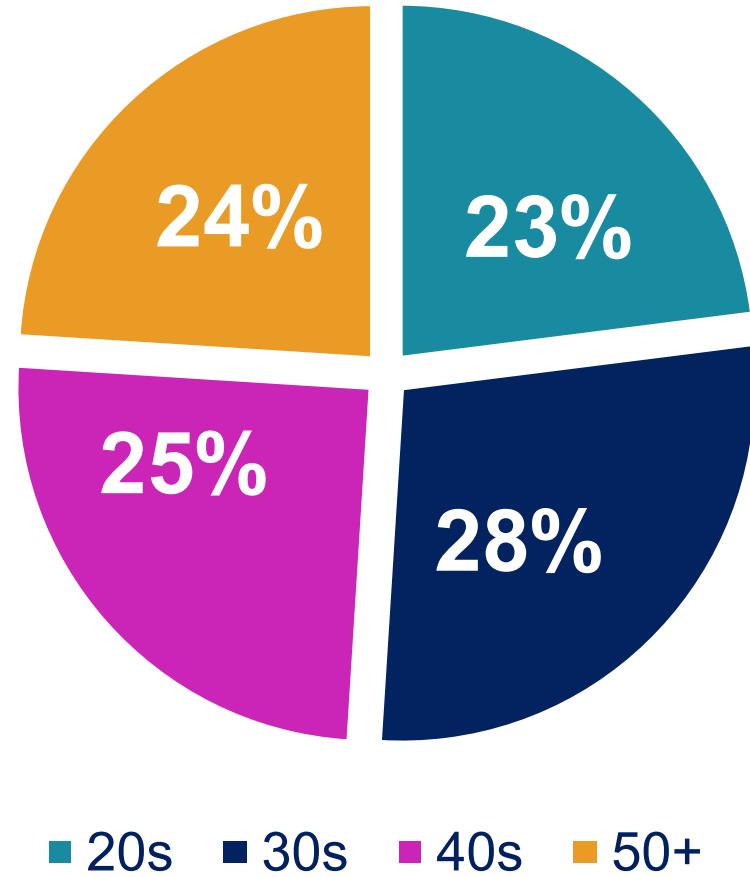
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# Who Is Purchasing? Everyone!



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%

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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
- Employes of all ages are interested in long-term care benefits now more than ever

## Thank you!

Any questions?

