

**PC26** Trustmark  
Producer Conference  
Nashville • February 1-4, 2026

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Trustmark 



# Trustmark ACH: No Backflips Required



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# Can You Remember the Last Time You Wrote a Check?



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# What Does ACH Stand For?

Automated Clearing House



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# Agenda

1. Overview of ACH
2. Where We Started With ACH
3. Where ACH Is Today
4. The Future of ACH/ Recent Enhancements
5. ACH by the Numbers
6. Requirements for ACH



# How Many ACH Payments Occurred Worldwide in 2024?

12.4 billion

678.5 million

33.6 billion



2.1 billion

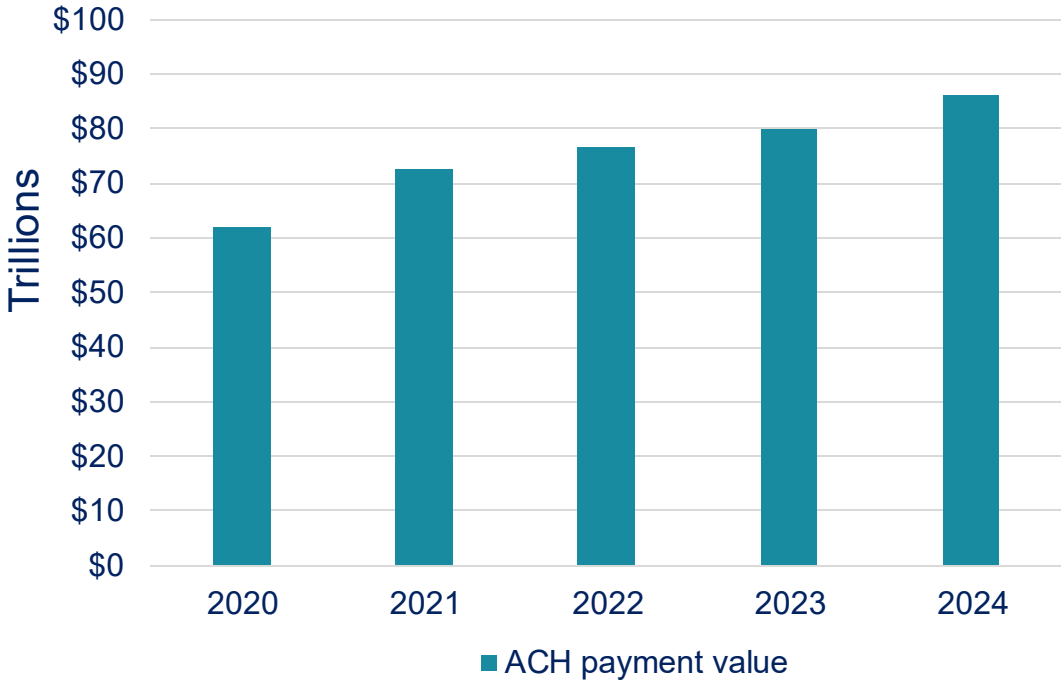
33 billion is enough pennies to stack past the edge of space.

# ACH Continues to Grow Worldwide

ACH Payments



ACH Payment Value



Nacha. ACH Network Volume and Value Statistics.



# What is Trustmark ACH?



# Ease Billing Headaches

- Trustmark ACH has solved billing challenges for some of the world's largest (and many mid-market) companies
- Eliminates the payment process for brokers, employers, and employees
- Attaches to employees' savings or checking accounts
  - Today's employees are transient!





# Trustmark ACH

Past, Present, and Future

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# Where We Were

## 2021

- WA Cares Act – Trustmark sold \$104M out of \$172M hybrid life & LTC written in WA<sup>1</sup>
- ACH significantly reduced lengthy security procurement processes

## 2022

- Expanded to several products in 2022

## 2023

- Available for all products

## 2024

- Expansion to Simplink

<sup>1</sup>Trustmark Book of Business.



# How Much of Trustmark's Business is Currently ACH?

15%



7%

12%

4%

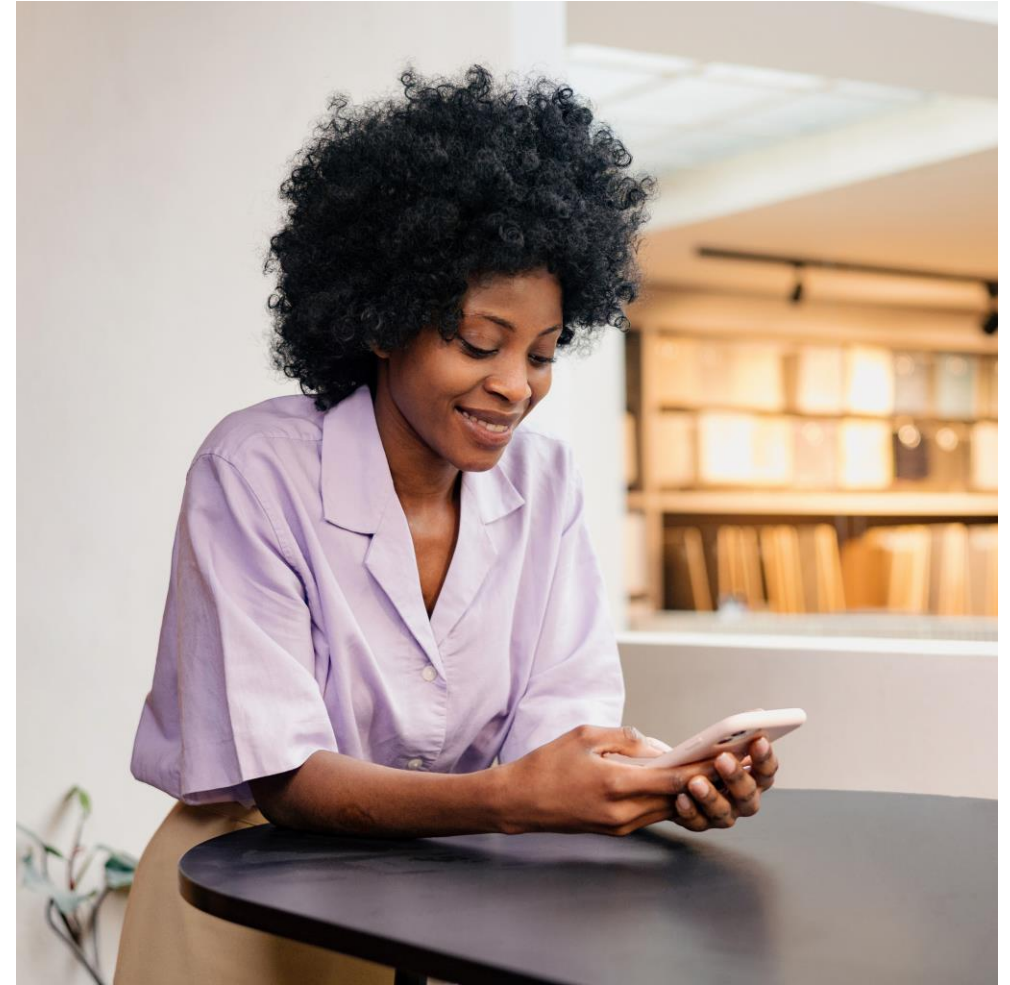
# Where We Are



- 15% of our business is currently ACH
- Persistency is better on the back end — set it and forget it mentality, portable
- Why employers want to participate in ACH
- What can we do to overcome friction at the employee level?

# Where We're Going

- Enhancements:
  - We want employees to feel confident giving their account information to a third party





# Let's Look at the Numbers

# How Much Annual Premium Did Trustmark Collect Via ACH in 2025?

24 million

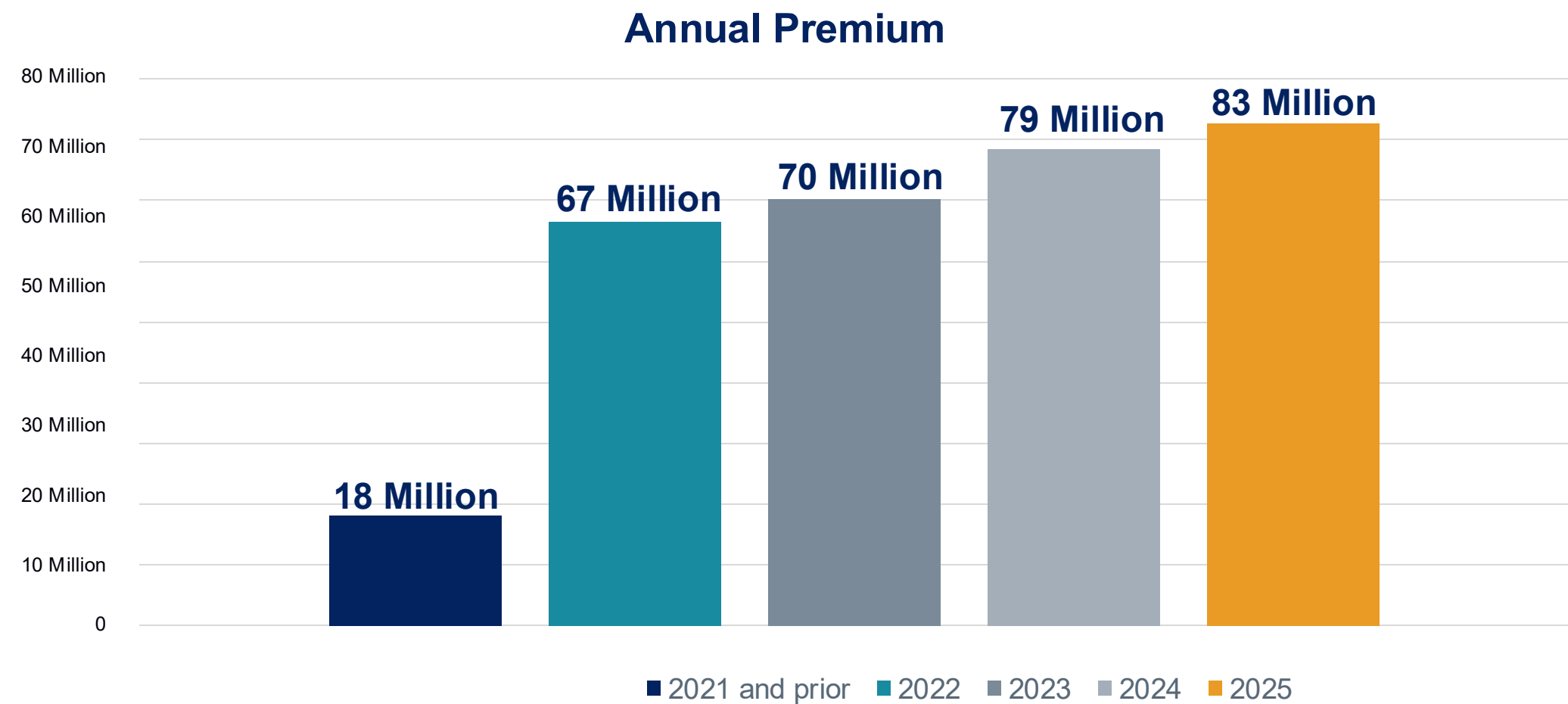
68 million

33 million

83 million



# Trustmark ACH by the Numbers





# What Have We Learned Since 2021?

- Persistency with ACH is about the same as it is with payroll
- Overall admin of ACH business is favorable
  - Why we removed the load
  - Less refunds
  - Commissions are paid more timely
  - Nothing past due
- Helps overcome some tech problems
  - Can enroll off cycle



# Getting Started With ACH

# Requirements for ACH

- Meets key case characteristics
- A robust pre-communication strategy
  - Emphasize the ACH process and information needed at time of enrollment





# Requirements for ACH

- Enrollment with integrated benefits administration partner
  - Banking info authorized for input and integration with our billing system
- Now available with:
  - Selerix
  - Enroll For Life
  - Simplink/API system partners
- Average annual salary requirement
  - Non-sufficient funds



# Requirements for ACH



- Single monthly draft date for each employer
- Enrollment end date at least 15 days before the first draft date

# Key Takeaways

- Trustmark ACH eliminates billing and potential administrative challenges
- ACH is available with Selerix AND any Simplink/API system partners
- We continue to expand our ACH technology based on customer feedback
- ACH creates more sales opportunities



**Thank you!**

