

PC26

Trustmark
Producer Conference
Nashville • February 1-4, 2026

AMPLIFY

Trustmark 

Trustmark ACH: No Backflips Required



Stephanie Stepp

Vice President, Customer Operations
Trustmark Voluntary Benefits



Sam Kolbas

Regional Sales Director, North Texas/Oklahoma
Trustmark Voluntary Benefits

Can You Remember the Last Time You Wrote a Check?



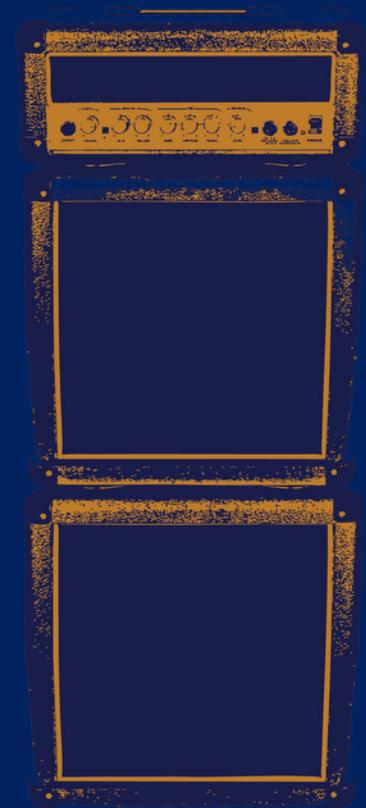
What Does ACH Stand For?

Automated Clearing House



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

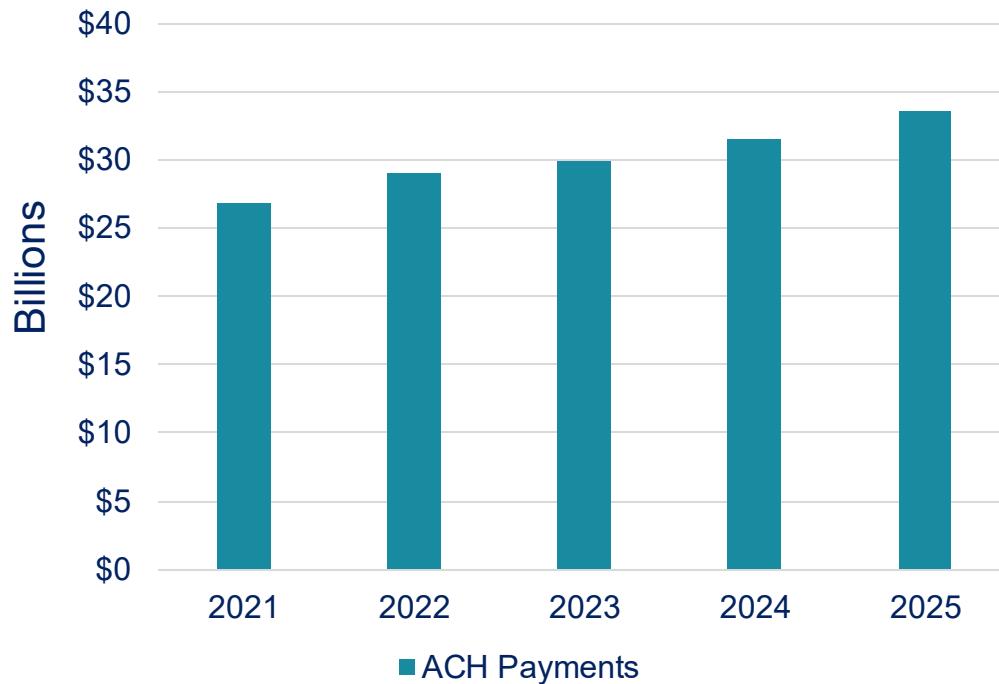


2.1 billion

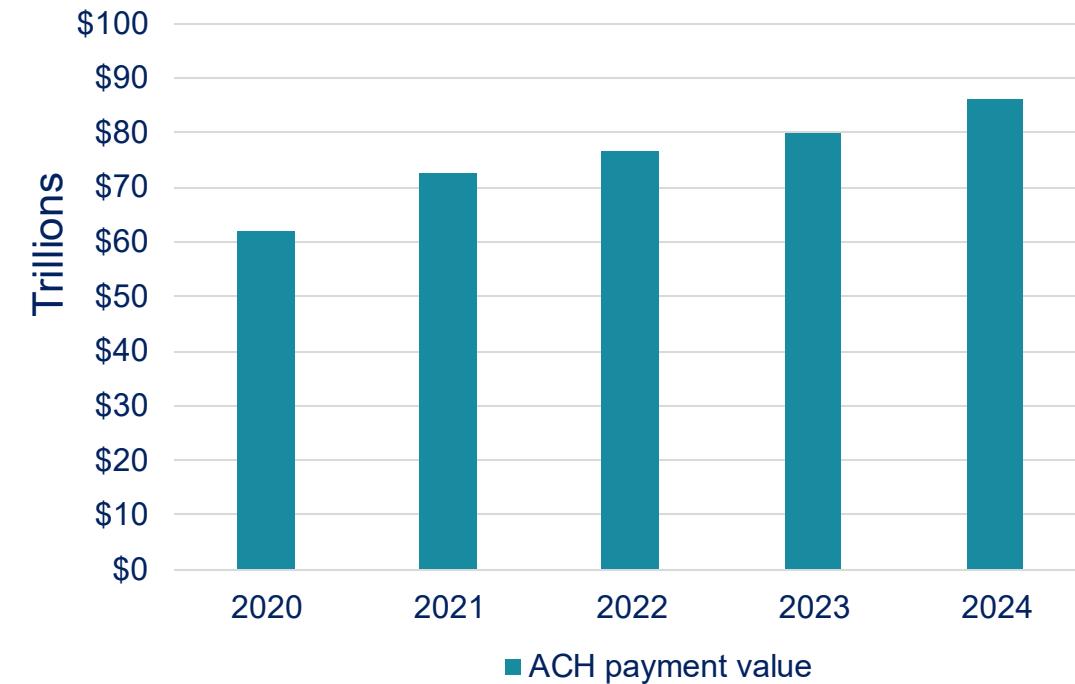
33 billion is enough pennies to stack past the edge of space.

ACH Continues to Grow Worldwide

ACH Payments



ACH Payment Value



Nacha. ACH Network Volume and Value Statistics.



What is Trustmark ACH?

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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 WA¹
- ACH significantly reduced lengthy security procurement processes

2023

- Available for all products

2024

- Expansion to Simplink

2022

- Expanded to several products in 2022

¹Trustmark Book of Business.

How Much of Trustmark's Business is Currently ACH?

15%

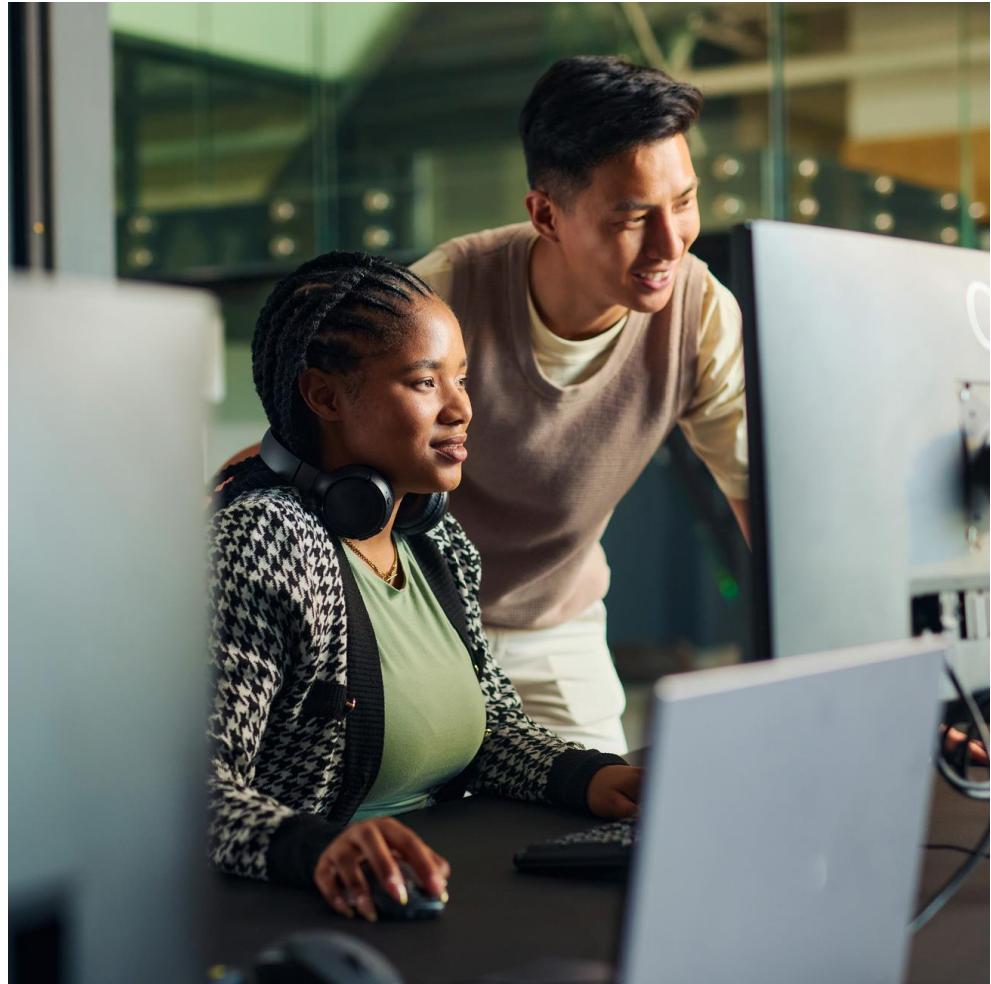


7%

12%

4%

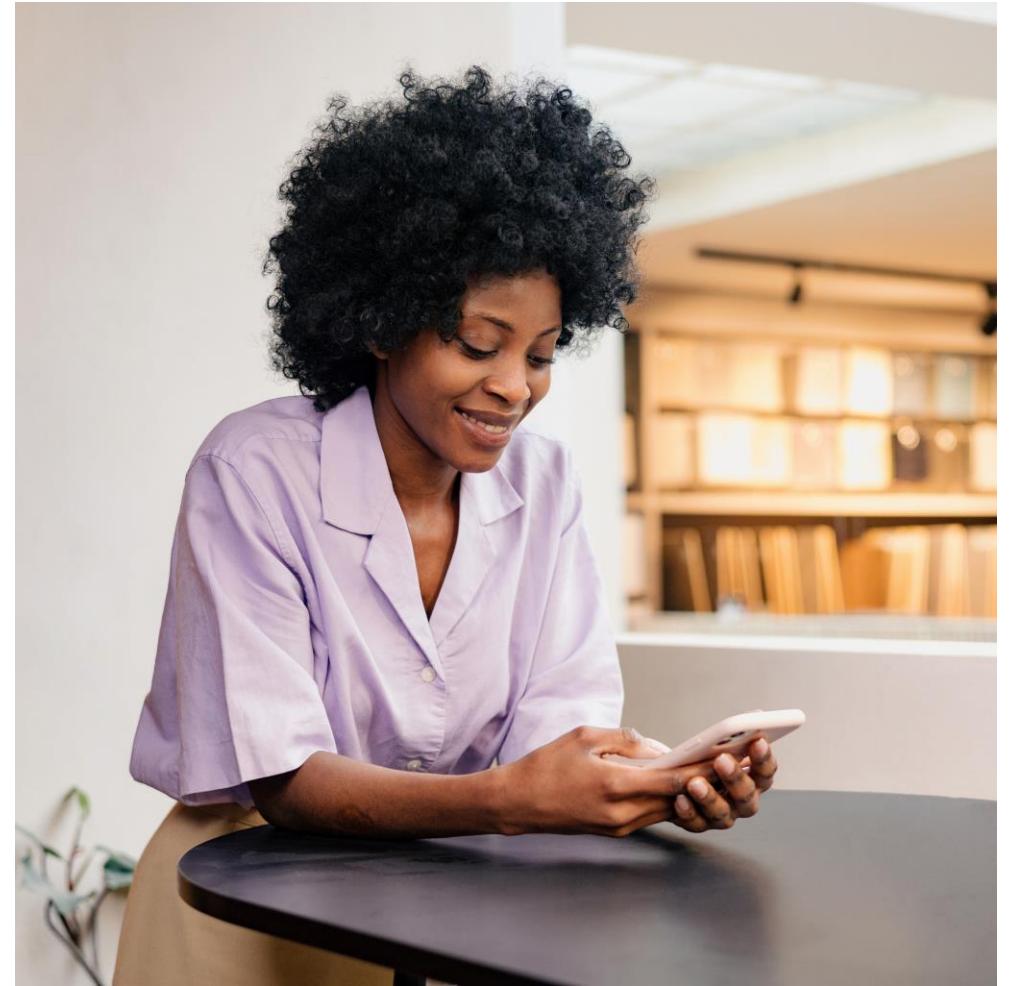
Where We Are



- 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

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

24 million

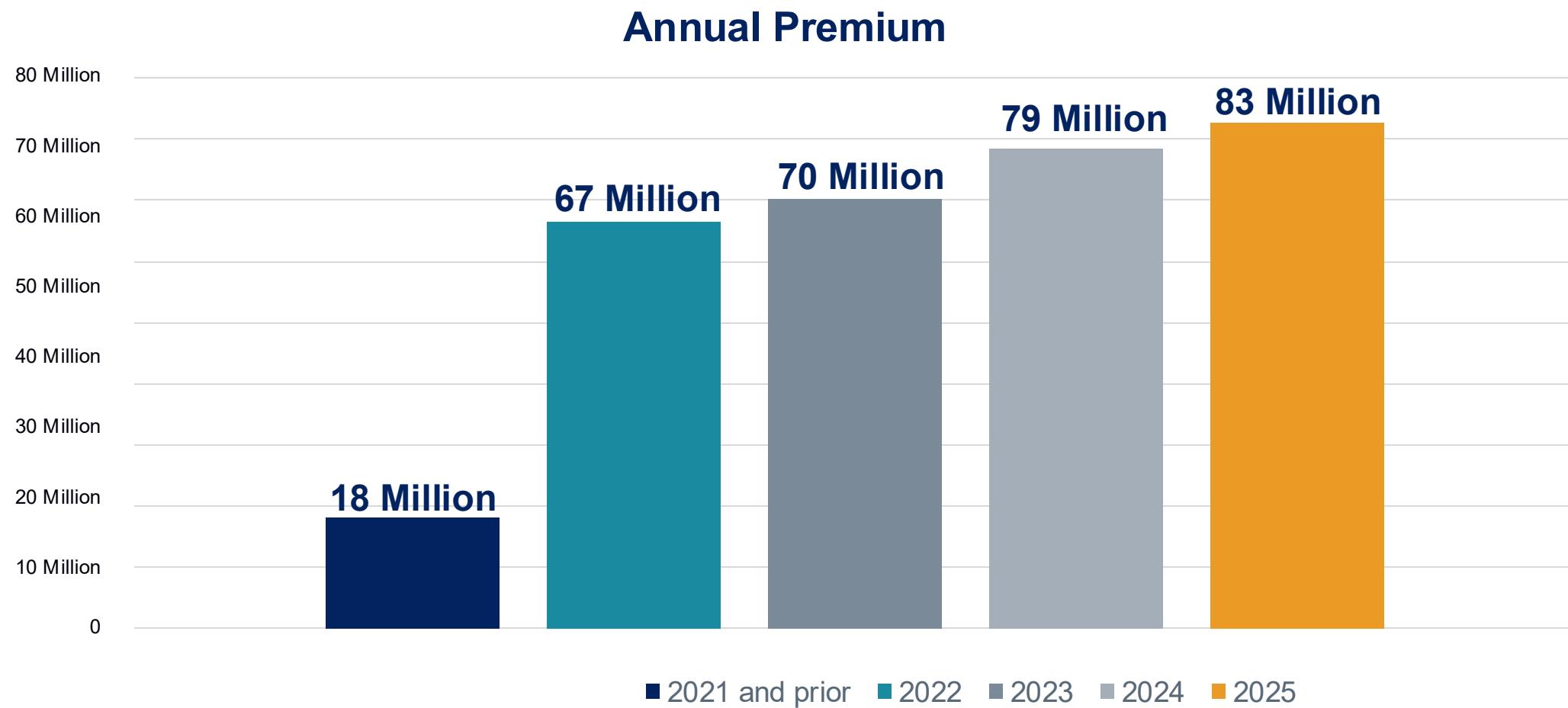
68 million

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

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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

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Thank you!

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