



Trustmark Life + Care®: A Staple in the Industry

(Product 101)



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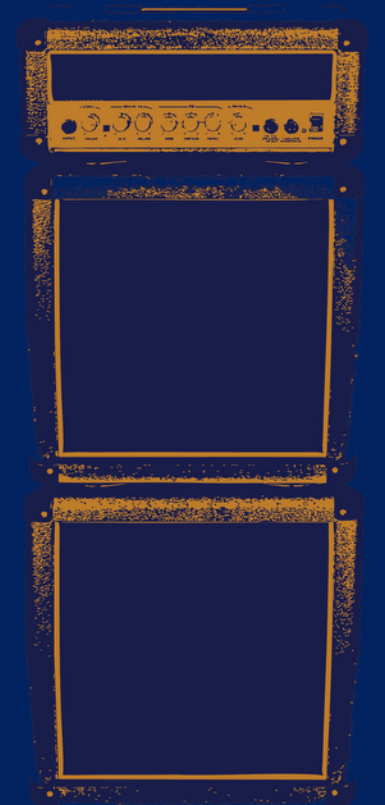


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Agenda

1. The Long-Term Care Landscape
2. Trustmark Life + Care[®]
3. Underwriting and Product Metrics
4. Key Takeaways



AMPLIFY



A Staple in the Long-Term Care Benefits Market

- Decades of experience guiding employers and employees through life and long-term care challenges
- Legacy of reliable benefits that adapt to changing care needs and costs
- Proven ability to deliver protection and peace of mind across industries
- Partnering with us means strength, stability, and preparation for life's uncertainties



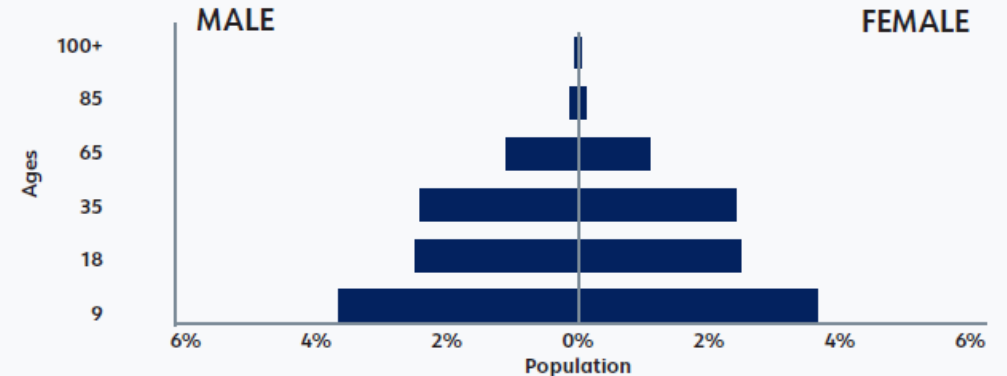
When you think about Chris Stapleton, think about Trustmark

The Long-Term Care Landscape

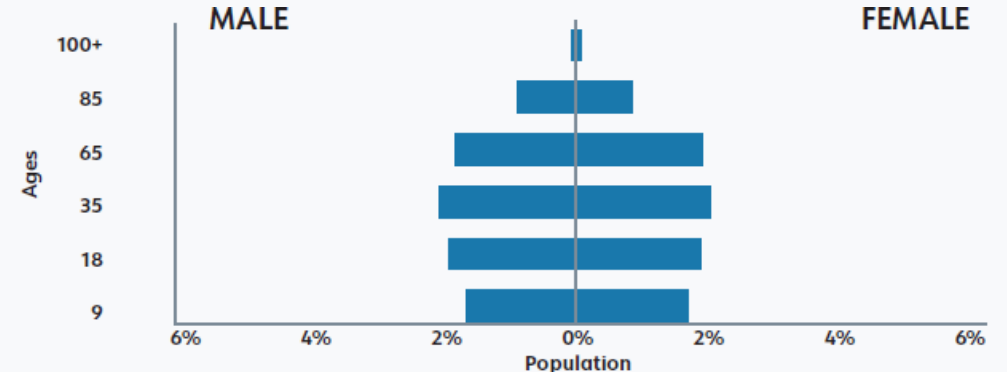
Who Will Support the Elderly?

- It is estimated that by 2030, for the first time in U.S. history, those above the age of 65 will outnumber those below the age of 18¹
- A growing elderly population that is likely to need care means there is an increased demand for long-term care services

Population's Age Dispersion: 1960²



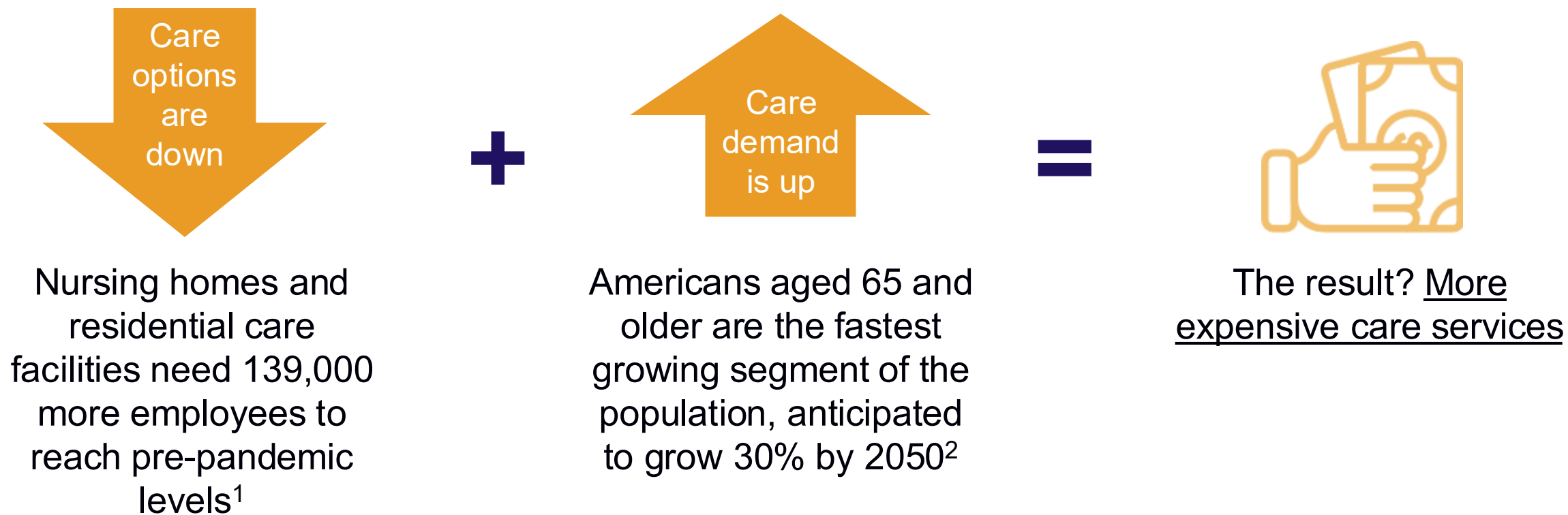
Projected Population Age Dispersion: 2060²



¹ How Does the Aging of the Population Affect Our Fiscal Health. Peter G. Peterson Foundation. 2024.

² Population Pyramids of the World from 1950 to 2100. Population Pyramid. 2025.

Fewer Professional Caregivers



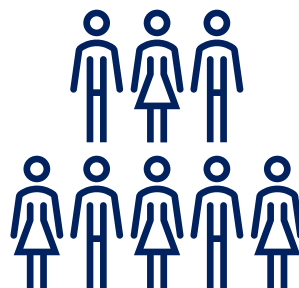
¹ State Of The Sector: Nursing Home Labor Staffing Shortages Persist Despite Unprecedented Efforts To Attract More Staff. AHCA. 2024

² Your Company Needs an Eldercare Policy. Harvard Business Review. 2025.

Caregiving Can Be Burdensome For Caregivers



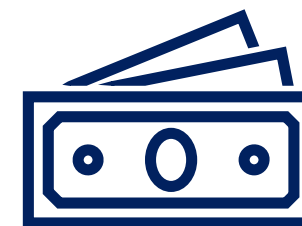
63 million
unpaid
caregivers in
U.S¹



8 of 10 caregivers
are facing regular
out-of-pocket costs
related to caring for
adult family member
or friend²



Average out-of-
pocket
expenses:
\$7,242²



On average, family
caregivers are
spending 26% of
their income on
caregiving
activities²

¹Caregiving in the US: Research Report. AARP. 2025.

²AARP Research Shows Family Caregivers Face Significant Financial Strain. AARP. 2024.

Most Employees Think They're Covered...But Are They?

58%

58% of U.S. adults wrongly believe Medicare covers long-term care¹

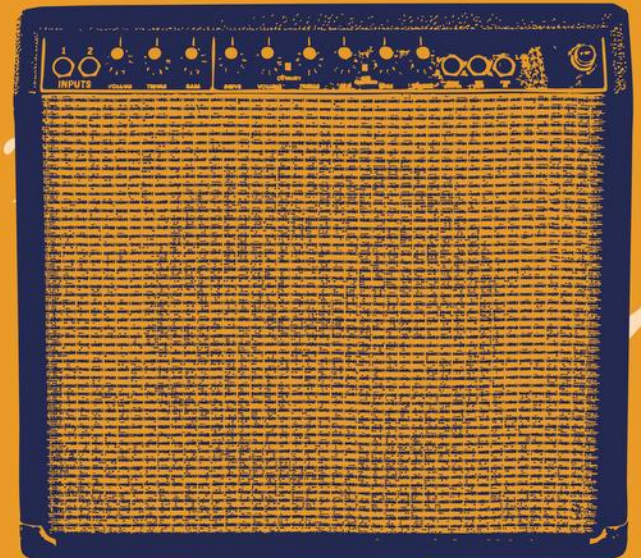
28%

Only 28% say they have set aside money that could be used to pay for future living assistance expenses²

¹Most Americans think Medicare covers long-term care. Are they right? USA Today. 2025.

²The Affordability of Long-Term Care and Support Services: Findings from a KFF Survey. KFF. 2023

Trustmark Life + Care[®]



The Basics

Trustmark Life + Care With Long-Term Care or Chronic Care

- Permanent term to age 121
- Fully guaranteed benefits and premiums
- Issue age with level premium
- Extended term or reduced paid-up benefit if lapse after 10 years
- Guaranteed issue spouse & child term riders



Life + Care Has It All

The Value That Adds Up

- Available as both Qualified Long-Term Care or Chronic Care
- Flexibility to choose who provides care — for how long and how benefits are received

Professional Care
4% or 6% monthly benefit
Family Care
2% monthly benefit

Can switch between professional & family care



Life + Care Has It All

The Value That Adds Up

- Restoration and Extension benefits enhance the solution by making it a 2-for-1 product and maximizing the LTC benefit



Death Benefit Restoration

Restores the benefit that is reduced to pay for care

Extension of Benefits

Can double the care benefits for professional and/or family care

Life + Care Has It All

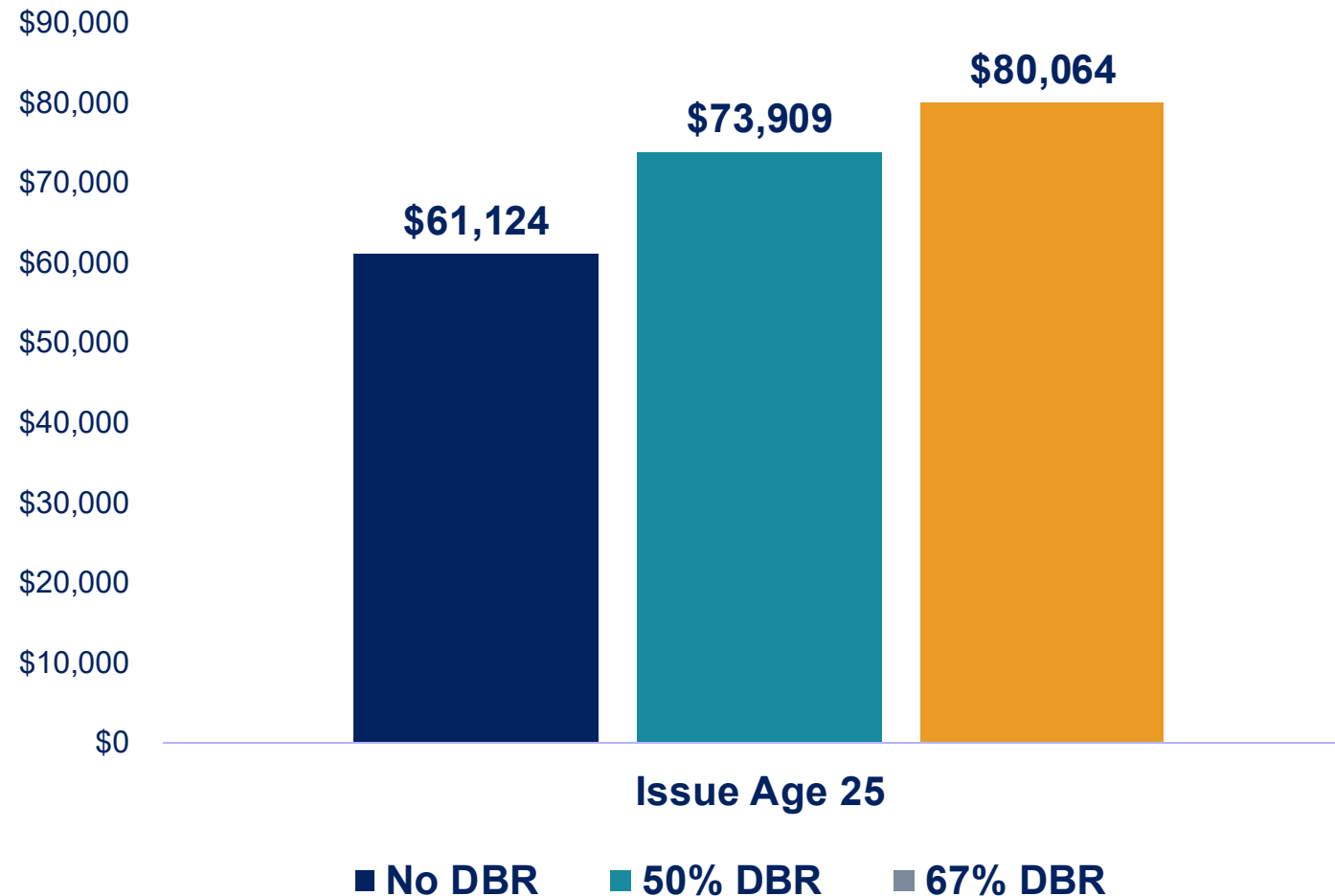
The Value That Adds Up

- Maximize value for employees by giving them the most benefits for their money



Maximize LTC benefit and working years death benefit		
0%	50%	67%
Care benefits remain level for the life of the policy		

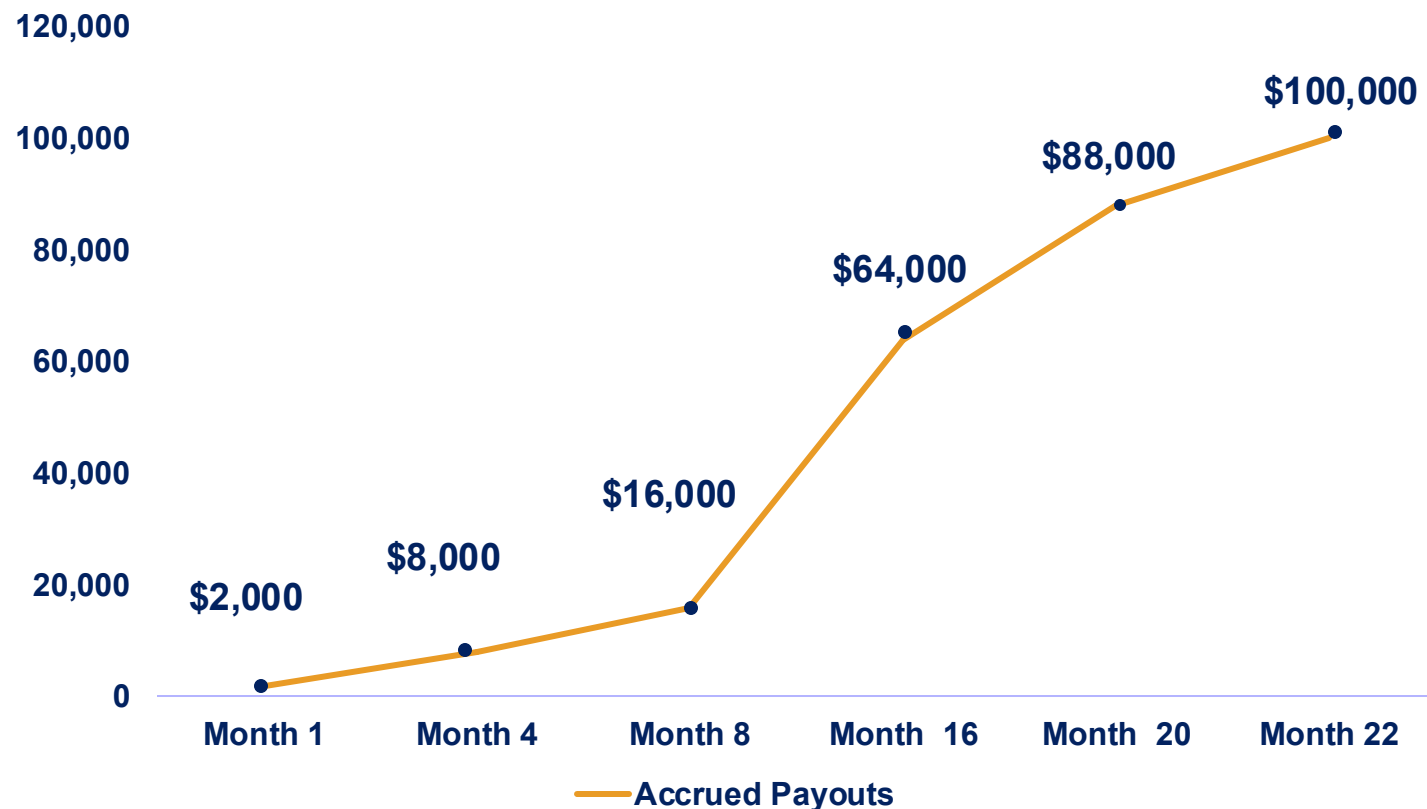
TLC Amount Purchase With \$10/Week Premium



Face amount purchased for \$10/week with Chronic Care benefits for both Professional Caregiving (4%) and Family Caregiving (2%)

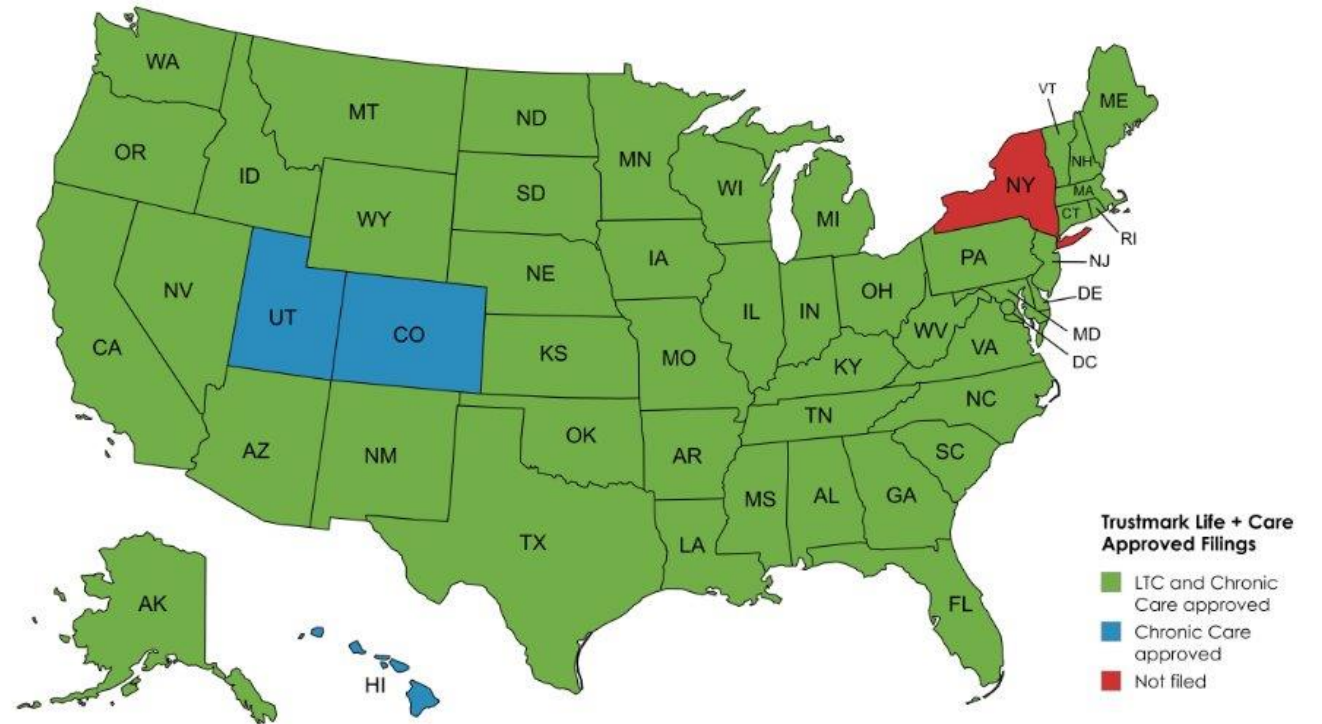
Let's Take a Look at a \$100K Policy Scenario...

A policyholder had a stroke in March of 2025. They use their Family Caregiving Benefit (2%) for 8 months – then they switched to using their Professional Caregiving Benefit (6%) for 14 months.



Trustmark Life + Care With New LTC Rider

- LTC approved in 47 states
- Can offer Chronic Care or LTC but not both
 - Chronic Care available in all states other than NY

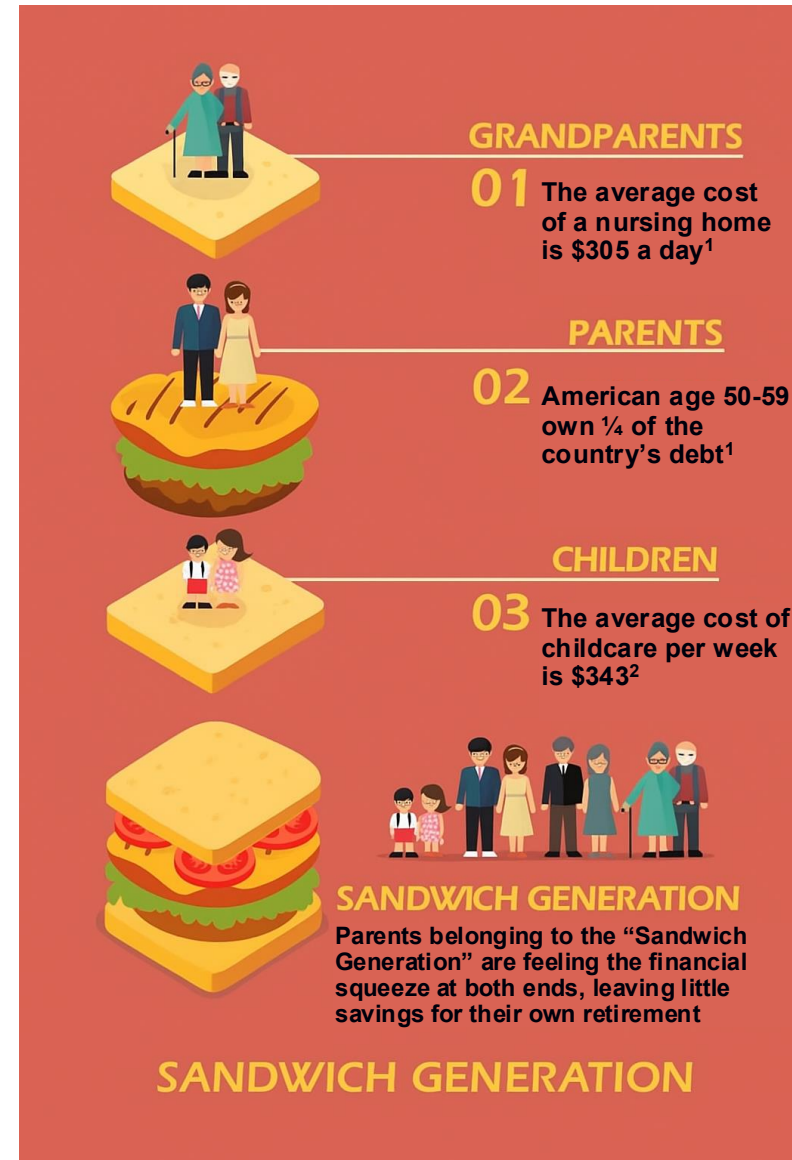


Created with mapchart.net

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



Trustmark Life + Care[®] Checks All the Boxes

Locked in rates and benefits



No risk of rate increases for living benefits



Benefits for professional and family care



100% Benefit Restoration



Living benefits remain level for life of policy



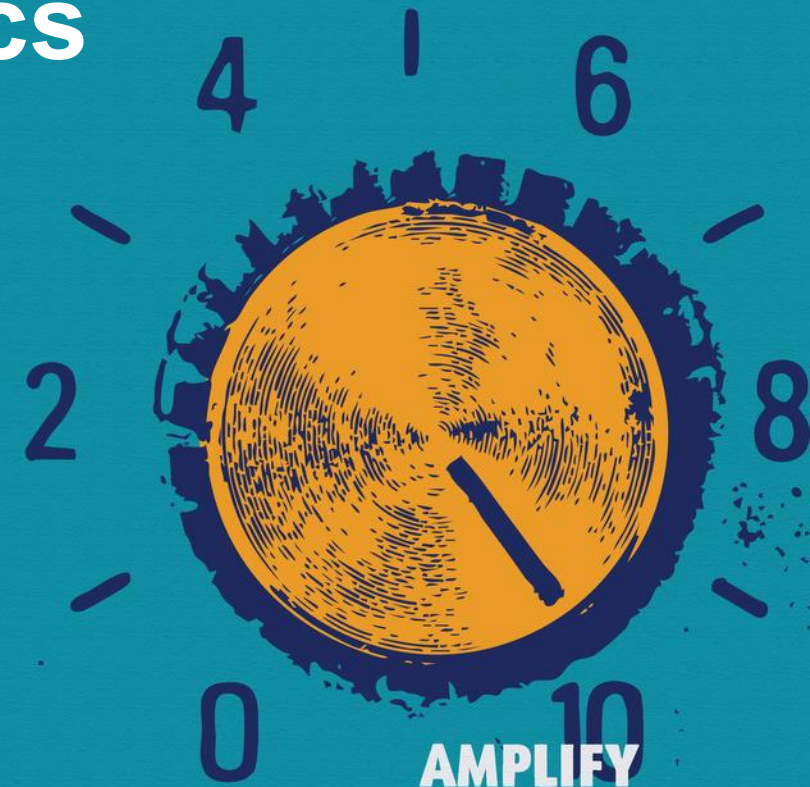
No permanency requirement for living benefits



Death benefit reduction options to maximize value



Underwriting and Product Metrics



Designed To Be Flexible

Underwriting Limits Vary by Case Size & Target Industry

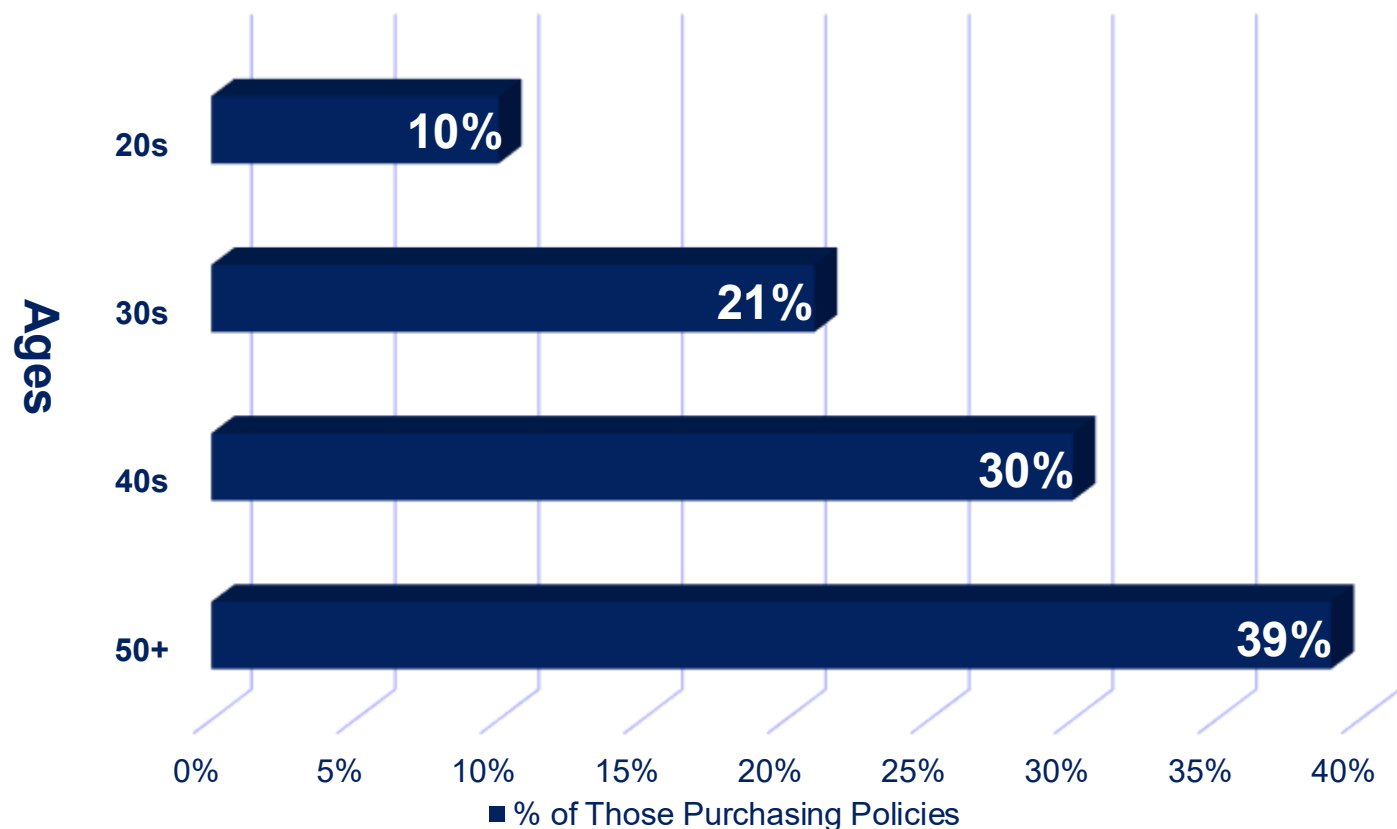
- Up to \$200,000 with GI & MGI
- Up to \$300,000 with SI
 - Field underwriting available for coverage over GI offer
 - Only question for employees is tobacco status
- Standalone spouse certificates are available in all states
- Child term rider and spouse term rider are GI
- Issue age 18-75*

**Issue ages 71-75 are MGI. Not all benefits available at all ages*



Who Is Purchasing?

Trustmark Life + Care Skews Older Than Universal Life & Trustmark Universal LifeEvents®



Issue Age	Average Face Amount
20s	\$46.6K
30s	\$54.6K
40s	\$62.6K
50s	\$62.3K
60s	\$50.2K
70s	\$36.4K

How Can Your Cases Be Built?

Product Purchased

94% 67% Death Benefit Reduction

4% 50% Death Benefit Reduction

2% No Death Benefit Reduction

Benefit	Percent Purchasing
LTC + Restoration & Extension	69%
Chronic Care + Restoration & Extension	16%
Chronic Care + Restoration	8%
LTC + Restoration	7%

Key Takeaways

- Trustmark Life + Care eliminates the uncertainty around life with long-term care planning
- Younger generations are beginning to invest in life insurance
- Employees are interested in LTC benefits now more than ever
- Trustmark Life + Care can be sold with Chronic Care or Qualified LTC benefits paid at 4% or 6% per month for professional caregiving



**When you think about
Chris Stapleton, think
about Trustmark**

Thank you!

Any questions?

