

# Trustmark Life + Care®: A Staple in the Industry

## (Product 101)



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# Agenda

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





# 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**



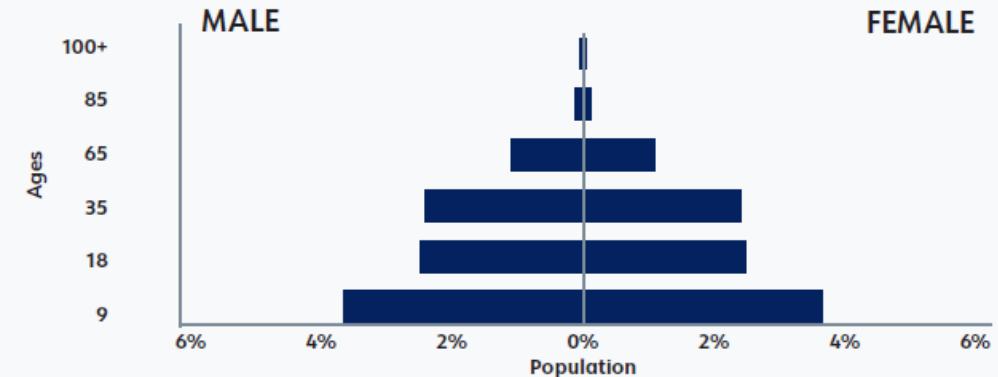
# The Long-Term Care Landscape

**PC26** Trustmark  
Producer Conference

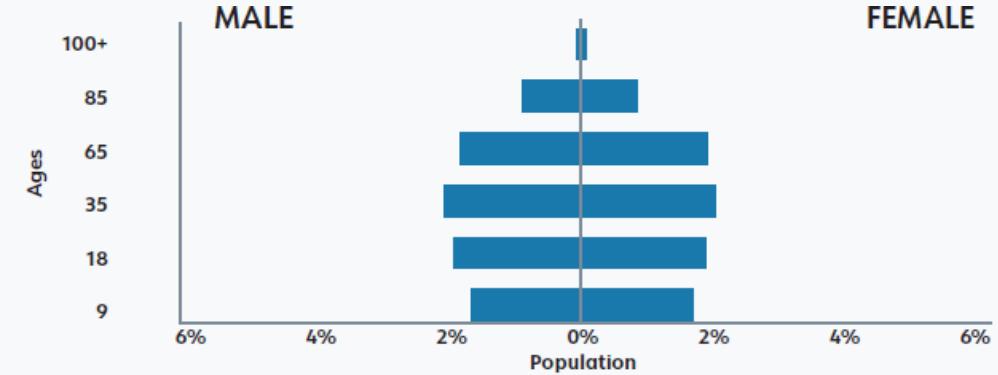
# Who Will Support the Elderly?

- 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 18<sup>1</sup>
- 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: 1960<sup>2</sup>



Projected Population Age Dispersion: 2060<sup>2</sup>



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



Nursing homes and residential care facilities need 139,000 more employees to reach pre-pandemic levels<sup>1</sup>

Americans aged 65 and older are the fastest growing segment of the population, anticipated to grow 30% by 2050<sup>2</sup>

The result? More expensive care services

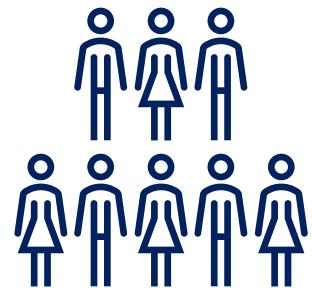
<sup>1</sup> State Of The Sector: Nursing Home Labor Staffing Shortages Persist Despite Unprecedented Efforts To Attract More Staff. AHCA. 2024

<sup>2</sup> Your Company Needs an Eldercare Policy. Harvard Business Review. 2025.

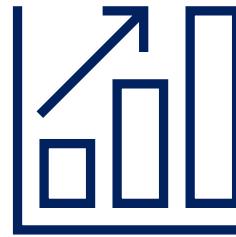
# Caregiving Can Be Burdensome For Caregivers



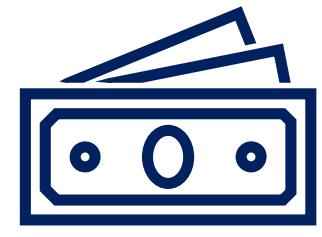
63 million  
unpaid  
caregivers in  
U.S.<sup>1</sup>



8 of 10 caregivers  
are facing regular  
out-of-pocket costs  
related to caring for  
adult family member  
or friend<sup>2</sup>



Average out-of-  
pocket  
expenses:  
\$7,242<sup>2</sup>



On average, family  
caregivers are  
spending 26% of  
their income on  
caregiving  
activities<sup>2</sup>

<sup>1</sup>Caregiving in the US: Research Report. AARP. 2025.

<sup>2</sup>AARP 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 care<sup>1</sup>

**28%**

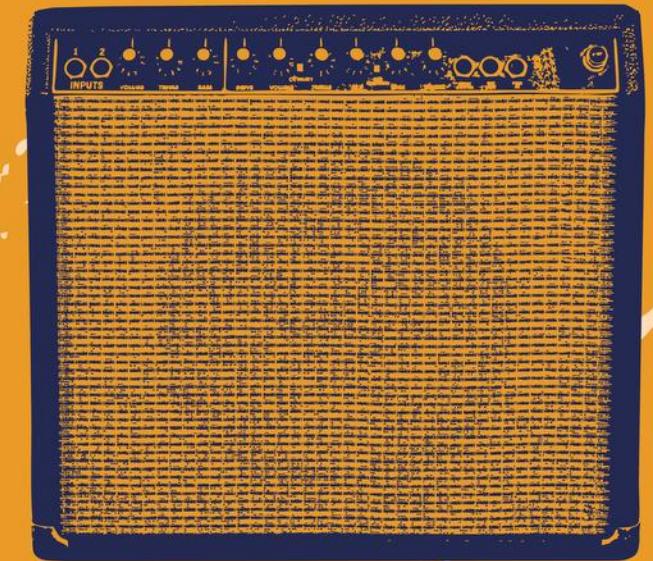
Only 28% say they have set aside money that could be used to pay for future living assistance expenses<sup>2</sup>

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

<sup>2</sup>The 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

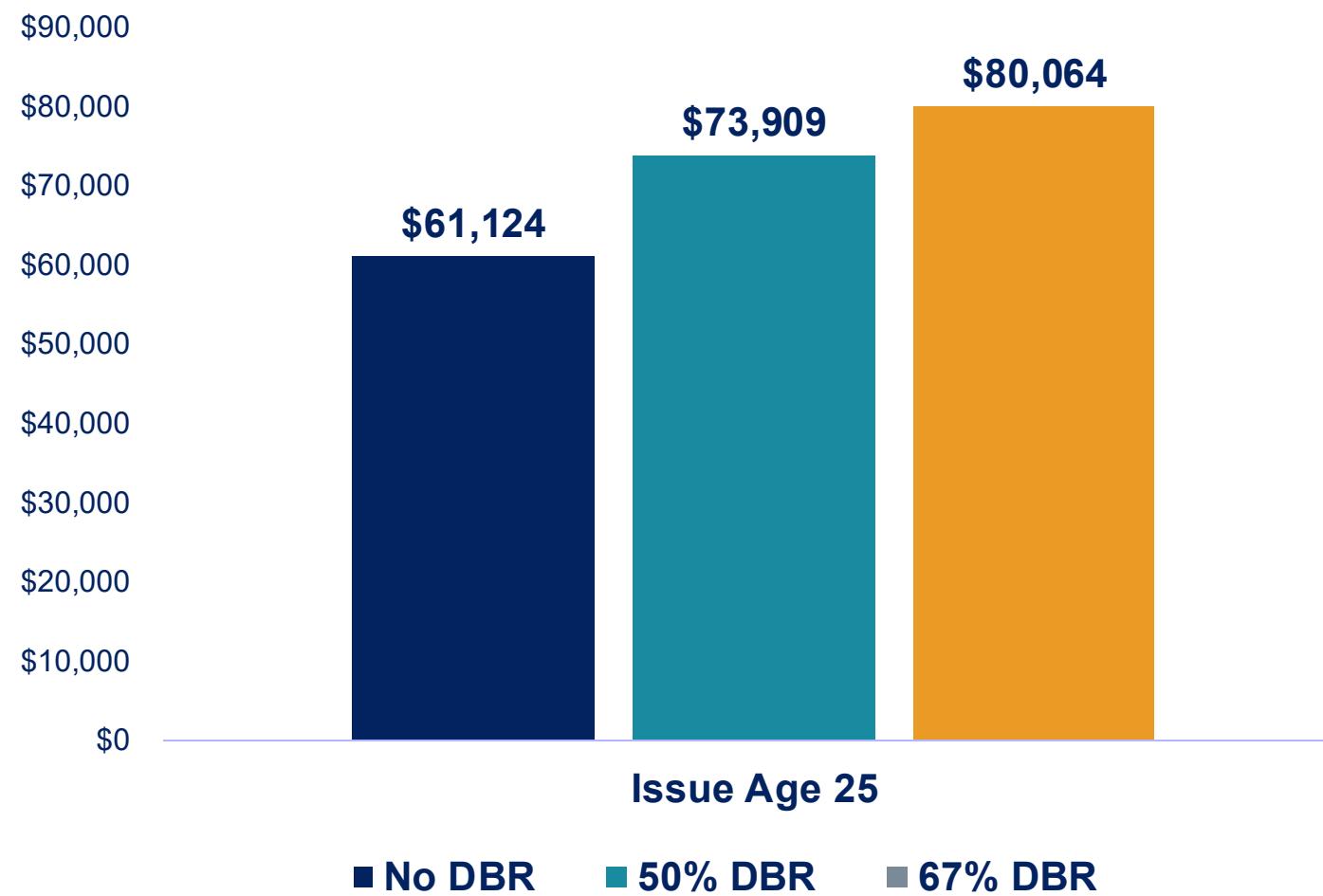
## The Value That Adds Up

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

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



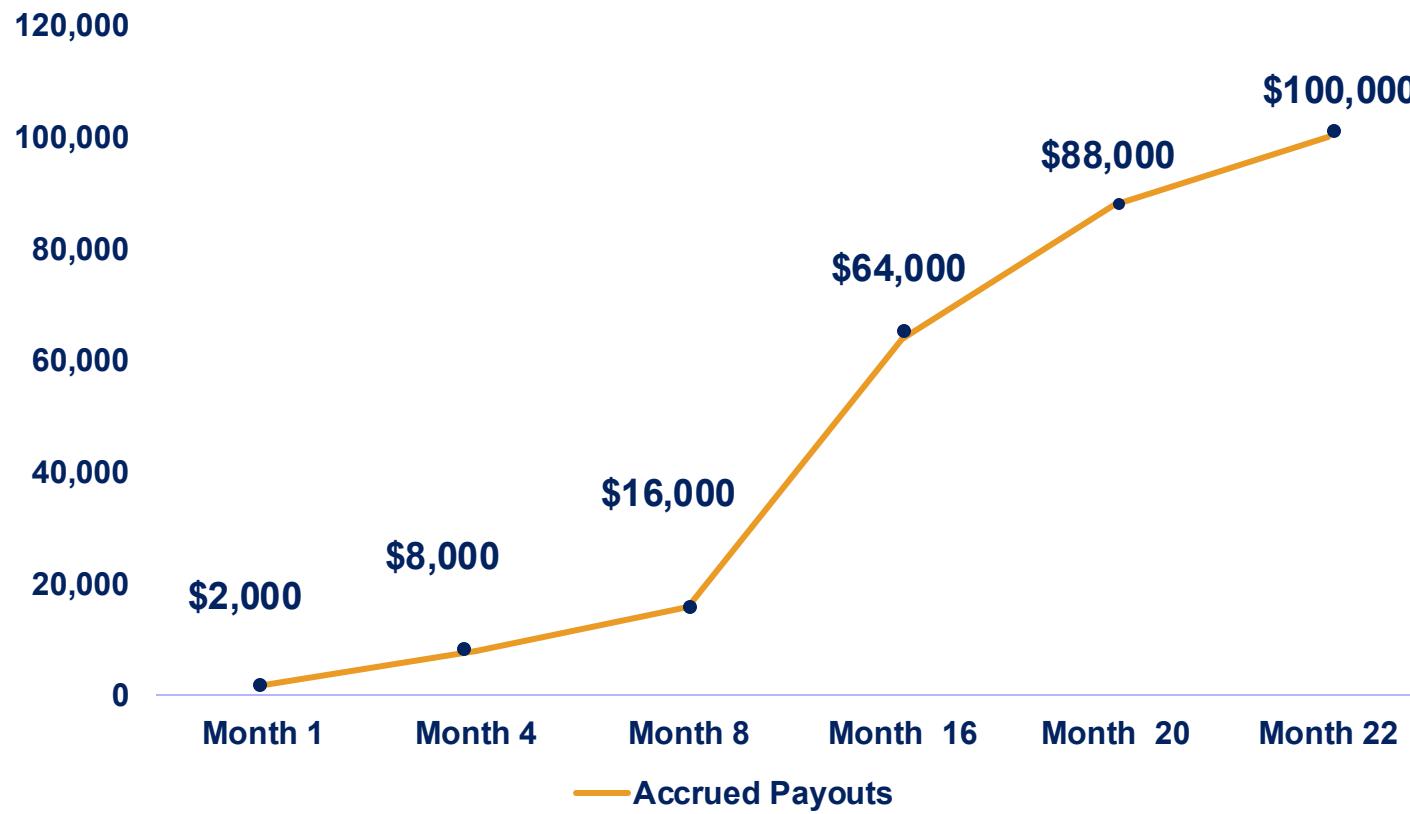
# TLC Amount Purchase With \$10/Week Premium



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

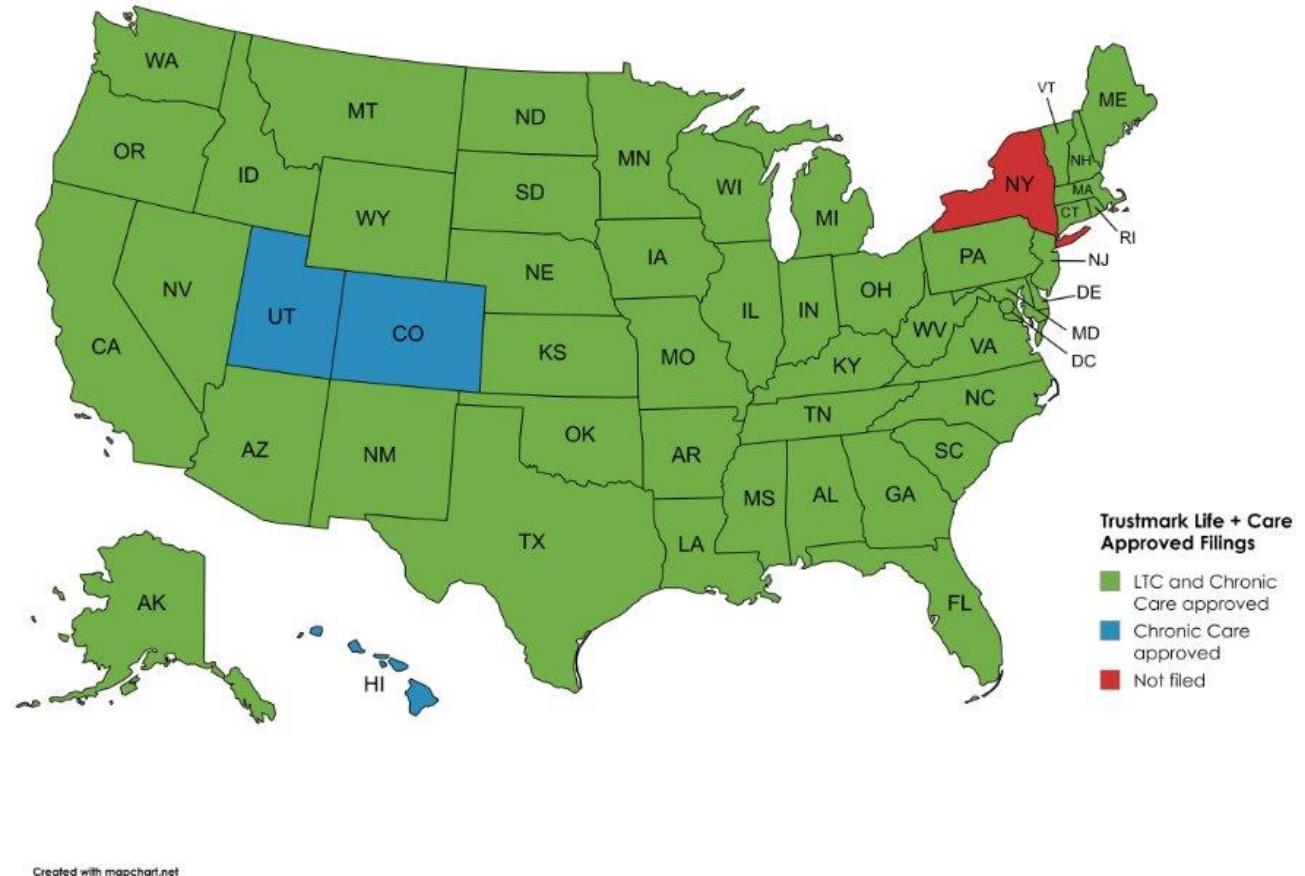
# Let's Take a Look at a \$100K Policy Scenario...

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

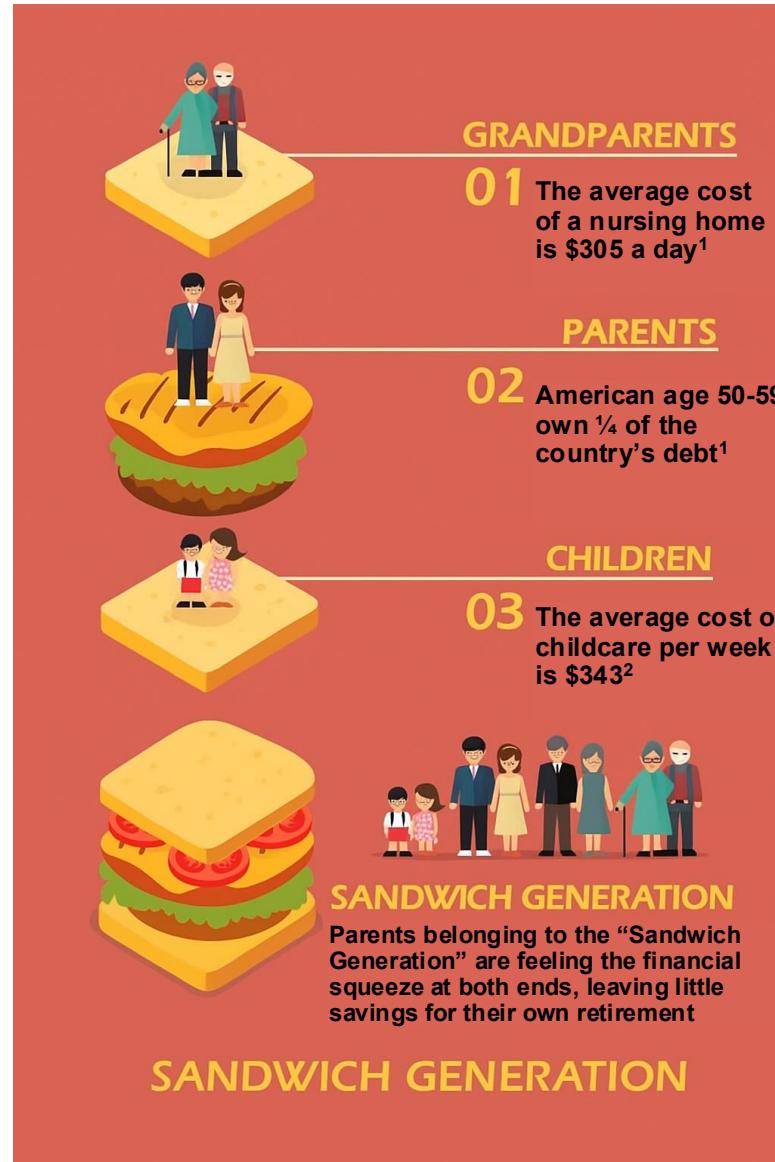
- LTC approved in 47 states
- Can offer Chronic Care or LTC but not both
  - Chronic Care available in all states other than NY



# 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



# 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



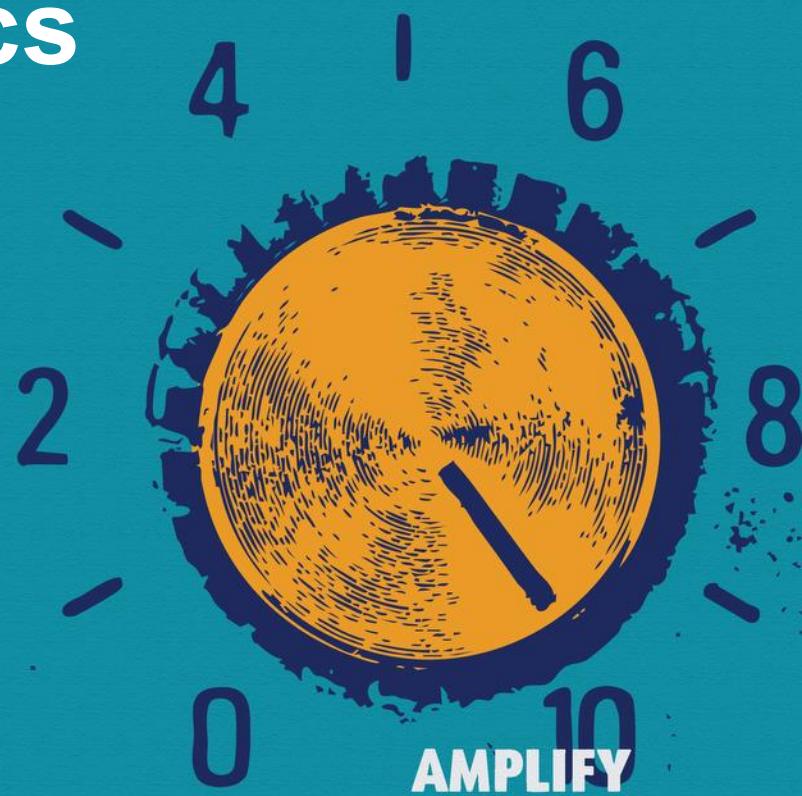
No permanency requirement for living benefits



Death benefit reduction options to maximize value



# Underwriting and Product Metrics



# Designed To Be Flexible

## Underwriting Limits Vary by Case Size & Target Industry

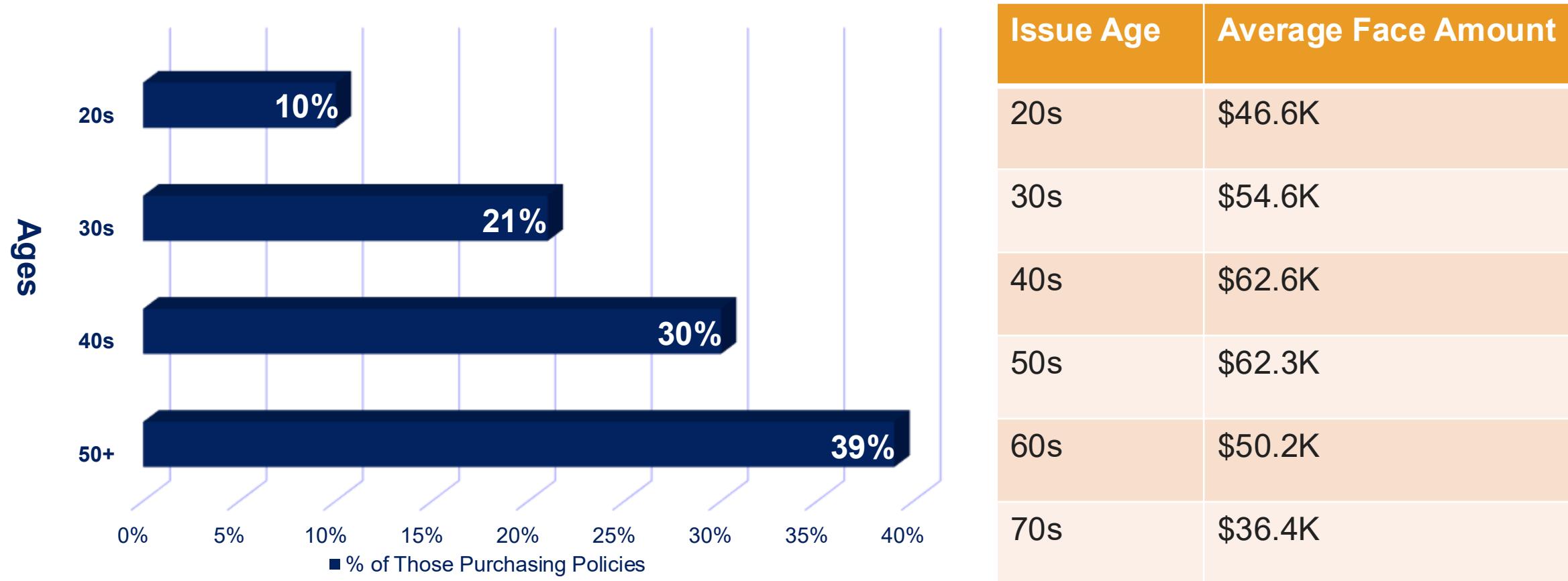
- Up to \$200,000 with GI & MGI
- Up to \$300,000 with SI
  - Field underwriting available for coverage over GI offer
  - Only question for employees is tobacco status
- Standalone spouse certificates are available in all states
- Child term rider and spouse term rider are GI
- Issue age 18-75\*



\*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®



# 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



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## Thank you!

Any questions?

