

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

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Tuning in to Gen Z: Voluntary Benefits for a New Generation



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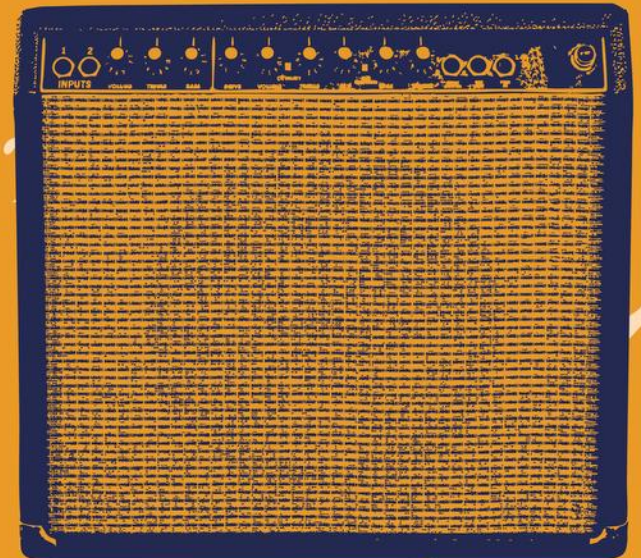


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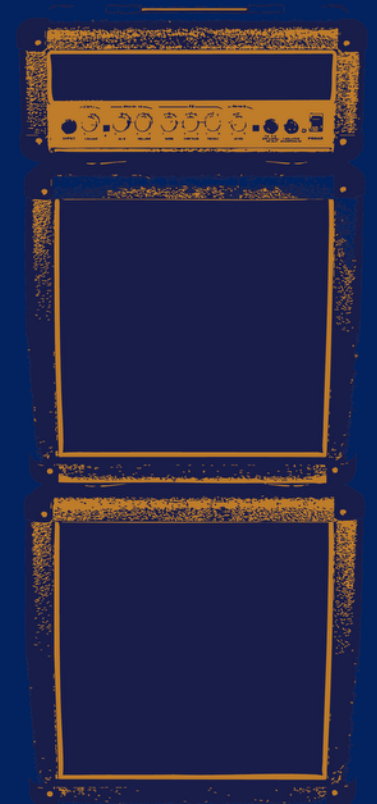
Marketing to Generation Z

How Brokers Can Engage the Most Influential
New Workforce Segment



Agenda: What You'll Learn

- The Importance Of Generational Insights
 - *Why one message doesn't land the same way for every generation*
- Understanding Generation Z
 - *What shaped their expectations, decision-making, and trust*
- Effective Media Content for Generation Z
 - *What to say, when to say it*
- Scroll-Stopping Content
 - *Turning conversations into digital engagement*



Generational Insights: Why This Matters in Marketing





Different Generations Consume Information Differently

- Standardized and promoted by the Pew Research Center
- Generations are shaped by shared experiences
- Marketing uses generational insights to adjust messaging and decide how to communicate



How Generational Insight Informs Marketing

Different Communication Styles

Silent Generation	Baby Boomers	Generation X	Millennials	Generation Z
1928-1945	1946-1964	1965-1980	1981-1996	
Great Depression, WWII, post-war rebuilding	Post-war economic growth, Civil Rights Movement, Vietnam War, moon landing	Latchkey childhoods, end of Cold War, rise of personal computers, dot-com boom	9/11, Great Recession, social media boom, mobile internet	
Betty White Clint Eastwood Warren Buffett	Oprah Winfrey Steve Jobs Bill Gates	Barack Obama Jennifer Aniston Elon Musk	Serena Williams Mark Zuckerberg Beyonce	
				

Gen Z: Can You Decode It?

Can You Decode It?

Meaning: Being honest, authentic and straightforward

Can You Decode It?

Meaning: Being honest, authentic and straightforward

Honestly
No exaggeration
The real story



Baby Boomer

Gen X

Millennial

Can You Decode It?

Meaning: Being honest, authentic and straightforward

Honestly
No exaggeration
The real story



Baby Boomer

Gen X

Millennial

No cap, just vibes



Gen Z

Can You Decode It?

Meaning: How something shows up day-to-day

In practice
In reality
Day-to-day



Baby Boomer

Gen X

Millennial

Can You Decode It?

Meaning: How something shows up day-to-day

In practice
In reality
Day-to-day



Baby Boomer

Gen X

Millennial

IRL (In real life)



Gen Z

Can You Decode It?

Meaning: Genuine appreciation or agreement

Thank you
Much appreciated
Agreed



Baby Boomer

Gen X

Millennial

Can You Decode It?

Meaning: Genuine appreciation or agreement

Thank you
Much appreciated
Agreed



Baby Boomer

Gen X

Millennial

Thanks, fr.
Slay!



Gen Z

Gen Z:

No Cap, Just Vibes



GEN Z TRANSLATION GUIDE

No Cap, Just Vibes = No Lies, Just Good Feelings



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Gen Z IRL



A Generation Shaped by Rapid Change

- Life experiences
 - 2008 recession
 - Smartphones and social media from childhood
 - COVID-19 pandemic
 - Climate change awareness
 - Social justice movements



GEN Z TRANSLATION GUIDE

IRL = In Real Life

Gen Z IRL



A Generation Shaped by Rapid Change

- Core Traits
 - Tech-forward
 - Highly informed
 - Values-driven
 - Diversity as a norm
 - Transparent and skeptical of salesy messaging

Gen Z: The Vibe Check



A Generation Guided by Personal Priorities

- Mental and emotional well-being
- Financial stability
- Work-life balance
- Authenticity
- Diversity & inclusion
- Social responsibility
- Sustainability



GEN Z TRANSLATION GUIDE

Vibe Check = Assessing the Mood/Atmosphere

Gen Z: Benefits Are Part of Their Identity, Not Just a Paycheck



Gen Z Employees Tend to Be:

- Anxious about inflation, cost of living, and student loan debt
- Focused on holistic well-being
- Seeking employer support in:
 - Financial wellness
 - Mental health
 - Family planning
 - Pet care
 - Student loan assistance
 - Work-life balance resources

Gen Z Wants Protection

What They Think

- Research¹ shows Gen Z sees voluntary benefits as:
 - Complex
 - Hard to use
 - Inflexible
 - Expensive
- Gen Z is also the generation most likely to say, “I need more life insurance.”
- Biggest barrier is price misconception

37% of Gen Z adults say the main reason they haven't purchased **life insurance** is that it's too **expensive**²

Adults ages 18-30 **overestimated the cost of life insurance** by 10-12x the actual cost²

¹WorldatWork. How Different Generations View, Value and Select Voluntary Benefits. 2024.

²LIMRA. Adults Age 30 and Younger Overestimate Life Insurance Cost by 10-12 Times. 2025.

Gen Z:

The Growth Engine Brokers Can't Ignore



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Gen Z Represents a Major Long-Term Care Revenue Opportunity for Brokers Who Engage Them Early



Gen Z is No Longer “Up Next” – They’re Here!

- Born 1997-2012
 - Now ages 14-29
- 18% of today’s workforce
- First fully digital-native generation
- Fastest growing group in employer benefits participation
- More likely than older generations to stay with an employer because of benefits

Why Now is the Moment



Buying Younger = Major Cost Advantage

- Premiums are lowest for younger buyers – and Gen Z doesn't know it
- Opportunity for you to educate, simplify, and correct misconceptions

Why Now is the Moment



Portability + Flexibility for a Mobile Generation

- Gen Z changes jobs frequently
- Trustmark products support that lifestyle
 - Fully portable across job changes
 - Flexible options as life needs change (marriage, kids)
 - Caregiving benefits for life products
 - Long-term protection with competitive early-age pricing
- This can be a major selling point for Gen Z buyers

Why Educate Gen Z?

Gen Z Values Teachers, Not Sellers

- Gen Z responds when brokers use messaging that:
- Provides transparent information
 - Shows real scenarios
 - Keeps messages short
 - Offers digital-first guidance
- Your role becomes “The Benefits Translator”
- Trustmark gives you content to help you promote your message

¹Randstad, 2025

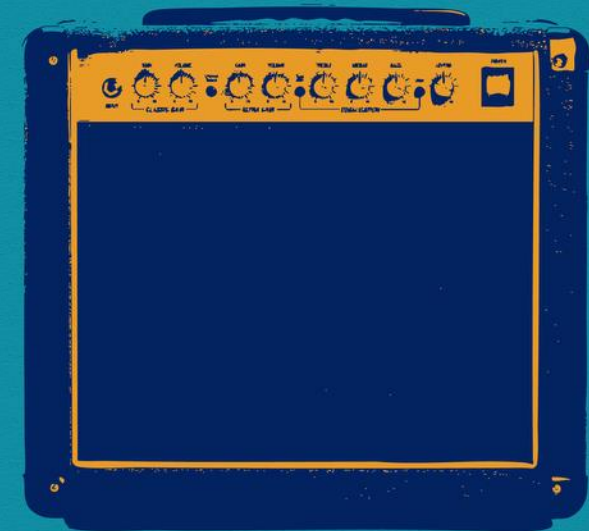
Marketing to Gen Z:

Do It For the Gram



GEN Z TRANSLATION GUIDE

Do it for the Gram = Doing Something To Post It on Instagram



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Gen Z Isn't Hard: The Channel Changed

- Same Questions
- Same Objections
- Different Channels
- Shorter Attention Spans



What Works Better With Gen Z?

- Simple messages delivered over time
- Short-form digital content
- Repeated exposure before enrollment
- Content that meets Gen Z where they are



You Already Know the Content

What You Say Every Day

- “Life insurance is cheaper when you’re younger.”
- “This follows you even if you change jobs.”
- “You can update coverage as your life changes.”
- “Most people think it costs more than it actually does.”



TikTok — Early Education & Discovery

Where Learning Starts

Why It Works

- Gen Z already uses daily
- Fits Gen Z's attention spans
- Informative content

Best Content

- 15-45 second explainers
- Authentic self
 - “Things people get wrong about benefits.”
 - “What I wish I knew at my first job.”

Instagram — Awareness & Repetition

Where Awareness Sticks

Why It Works

- Visual-first discovery
- Designed for short-form education
- Content feels personal, not promotional
- Fits naturally into daily behavior

Best Content

- Reels (short videos)
- Carousel posts (swipe + learn)
- Simple infographics, quick reminders, countdowns
- Authenticity

LinkedIn — Credibility & Employer Clients

Where Trust is Built

Why It Works

- Career development
- Learning (career advice, financial basics)
- Following people, companies
- Networking with intent, not passive

Best Content

- Short posts with clear takeaways
- Benefits and financial education
- Personal stories from real professionals
- Carousel posts



Email

Education, Reinforcement & Action

Why It Works

- Used by Gen Z for important, official information
- Trusted channel for benefits, work, and finances
- Direct path to enrollment and next steps

Best Content

- Short emails
- Myth-busters and simple comparisons
- Timelines, deadlines and next steps
- Direct links

Printed Communications

Built For a Different Moment

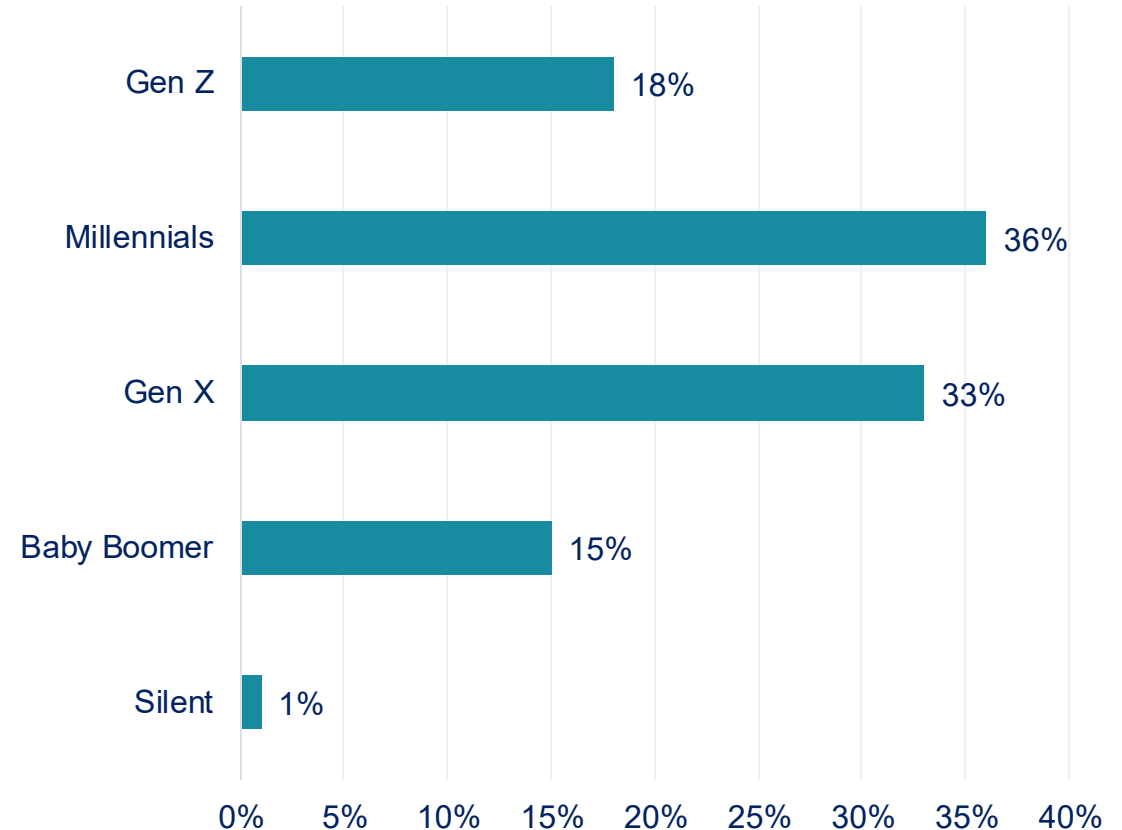
- Designed for longer attention spans
- One-time exposure
- Static messaging
- Assumes people will stop, read, and retain



For Gen Z, Digital Is How Benefits Are Learned — Not a Trend

- Over 50% of today's workforce is Gen Z and Millennials — and they are digital-native
- If your primary strategy is pamphlets, posters, and brochures, you are missing how half the workforce consumes information
- Print can support enrollment — but do not lead with it
- Plan digital content ahead of open enrollment to drive better participation

Generations in Today's Workforce



Data based on Department of Labor Trendlines, Q2 2024

Scroll-Stopping Content for Gen Z



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Name That Celebrity: Gen Z Edition

Do You Know Who This Is?

- Alix Earle
 - Influencer / Entrepreneur / Reality Star
 - Rise to fame on TikTok with casual “Get Ready With Me” videos
 - Runner-up season 34 of Dancing With the Stars
 - Reality TV



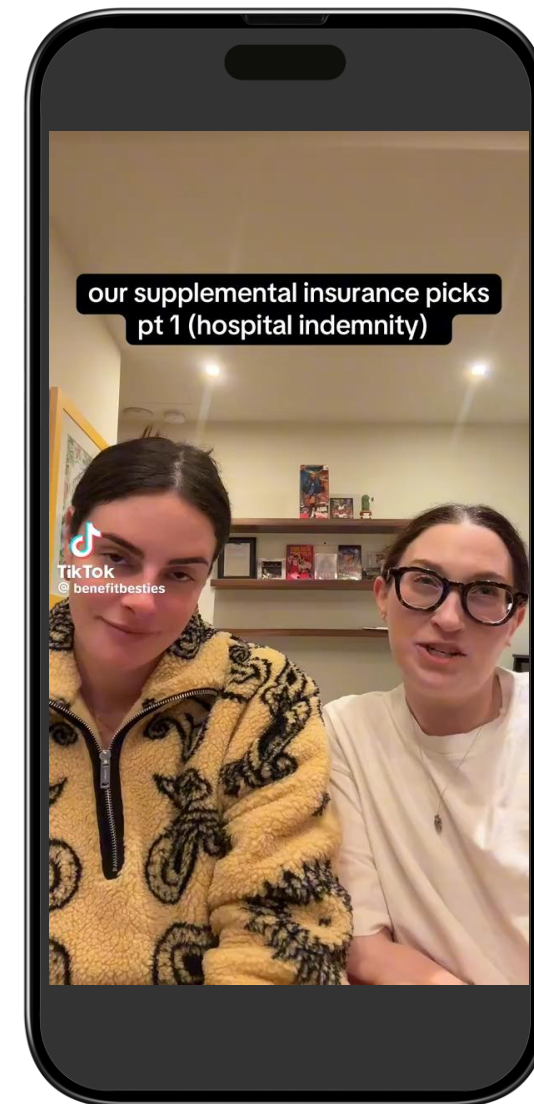
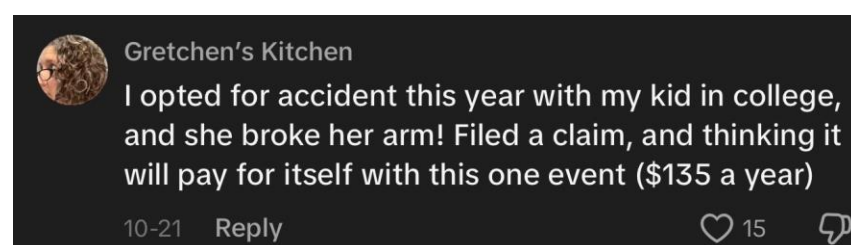
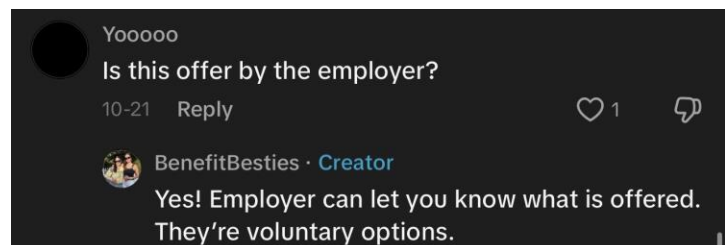
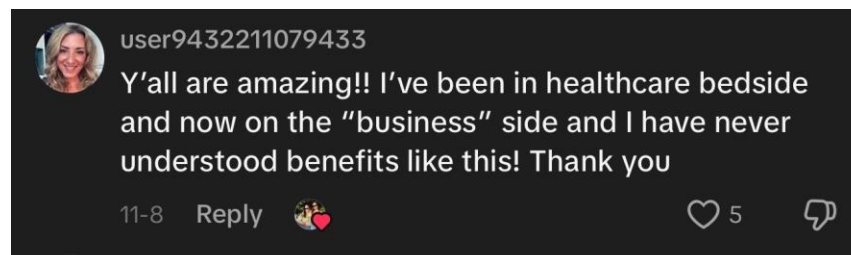
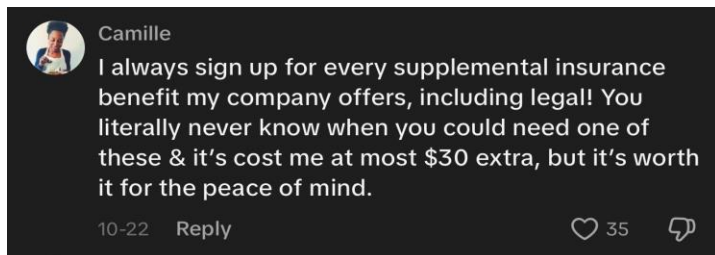
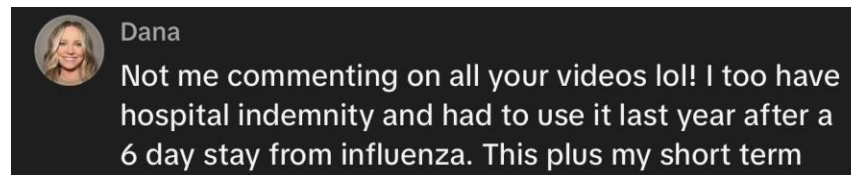
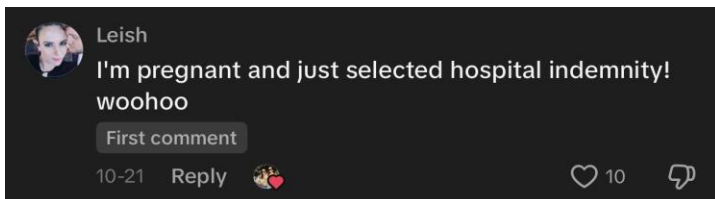
Name That Celebrity: Gen Z Edition

Do You Know Who This Is?

- MrBeast
 - Content Creator / Entrepreneur / Philanthropist
 - Rise to fame on YouTube – most subscribers on YouTube worldwide
 - Famous for stunts/competitions/charity work



Meet TikTok's 'Benefit Besties'



Trustmark:

The Gen Z Marketing Glow-up for Brokers



GEN Z TRANSLATION GUIDE

Glow Up = A Makeover/ Improved Appearance



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How Trustmark Helps You Show Up Ready!

- Content that can be leveraged into digital campaigns
- Videos featuring Gen Z
- Life-stage storytelling that Gen Z relates to
- Brochures representing relevant content to all Generations
- Pre-approved campaigns for open enrollment

**Let us support
you with
tailored assets
that make your
job easier!**

Key Takeaways

- Gen Z presents a huge opportunity – eager for benefits, but confused
- Gen Z values flexibility, mental health, authenticity, and financial stability
- You can win by educating in small, digital, authentic moments
- Buying younger = lower lifetime premiums
- Portability matters for a frequent job-changing generation

Together, we can help Gen Z make confident, informed decisions while growing your business.

Thanks, fr.



GEN Z TRANSLATION GUIDE
fr = For Real

