

PC25

Trustmark
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TRAILBLAZING

Trustmark 

Universal Life with long-term care: The perfect combination



Adam Bezman

Executive Director, Product &
Innovation



Joseph Goolsby

Regional Sales Manager, Midwest

Agenda

- Telling a story across demographics
- Trustmark Universal Life & Trustmark Universal LifeEvents®
- Who is purchasing these benefits?
- Looking ahead
- Key takeaways

Life with Long-term Care

The perfect combination



Telling the story across demographics

Employees value retirement / 401(k)

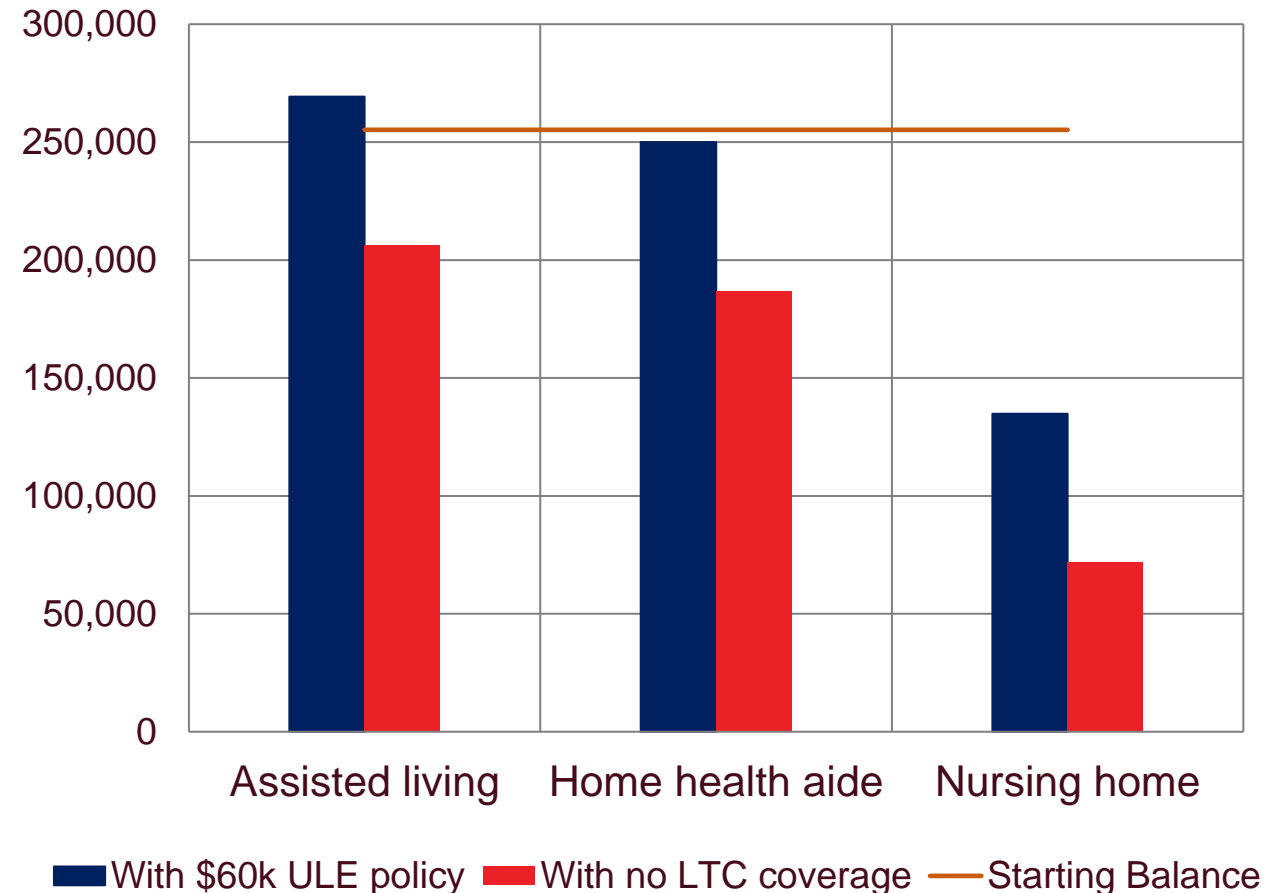
- Long-term care is not top of mind... retirement is
- Unexpected costs of long-term care are a threat to employees' hard-earned retirement
- Many retirement funds are insufficient as it is



A look at the numbers

- Average LifeEvents policy is \$60K
 - Provides monthly benefit of \$2,400
- The average retirement savings is \$255,200
- In early 2023, the average monthly Social Security check for a retiree was \$1,781

28 mo. of long-term care – Retirement savings with/without ULE coverage



*Assumes retirement savings earning 5% annual rate of return

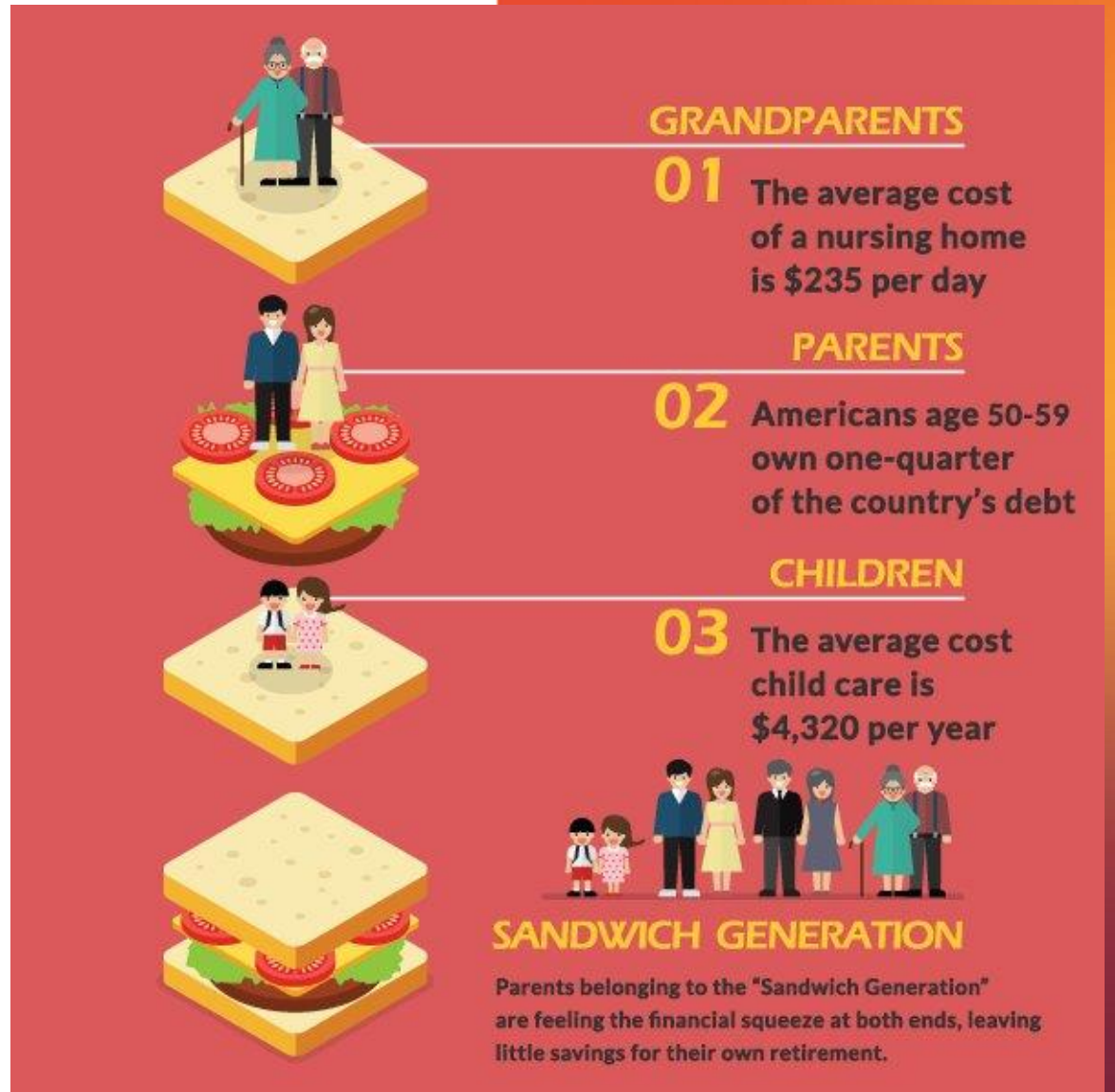
[Retirement + LTC Blog + Social Images](#) (Source for image)

Sandwich generation

Employees are caught in the middle

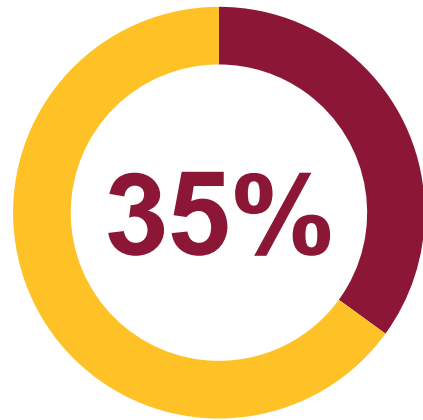
- Added responsibilities of caring for parents is causing emotional, financial, and physical stress
- This generation plays a vital role in combating the care crisis

How the "Sandwich Generation" Manages Raising Kids While Caring for Elderly Parents. InCharge. 2021.



Heightened awareness of the need for long-term care

Long-term care expenses are of great financial concern



Long-term care expenses are a greater overall financial concern at **35%** than paying monthly bills (31%)



Year over year, paying for long-term care is ranked as a top 5 financial concern among Americans

Source: LIMRA Insurance Barometer Report, 2024



Trustmark Universal Life & Trustmark Universal LifeEvents

Trustmark life insurance products

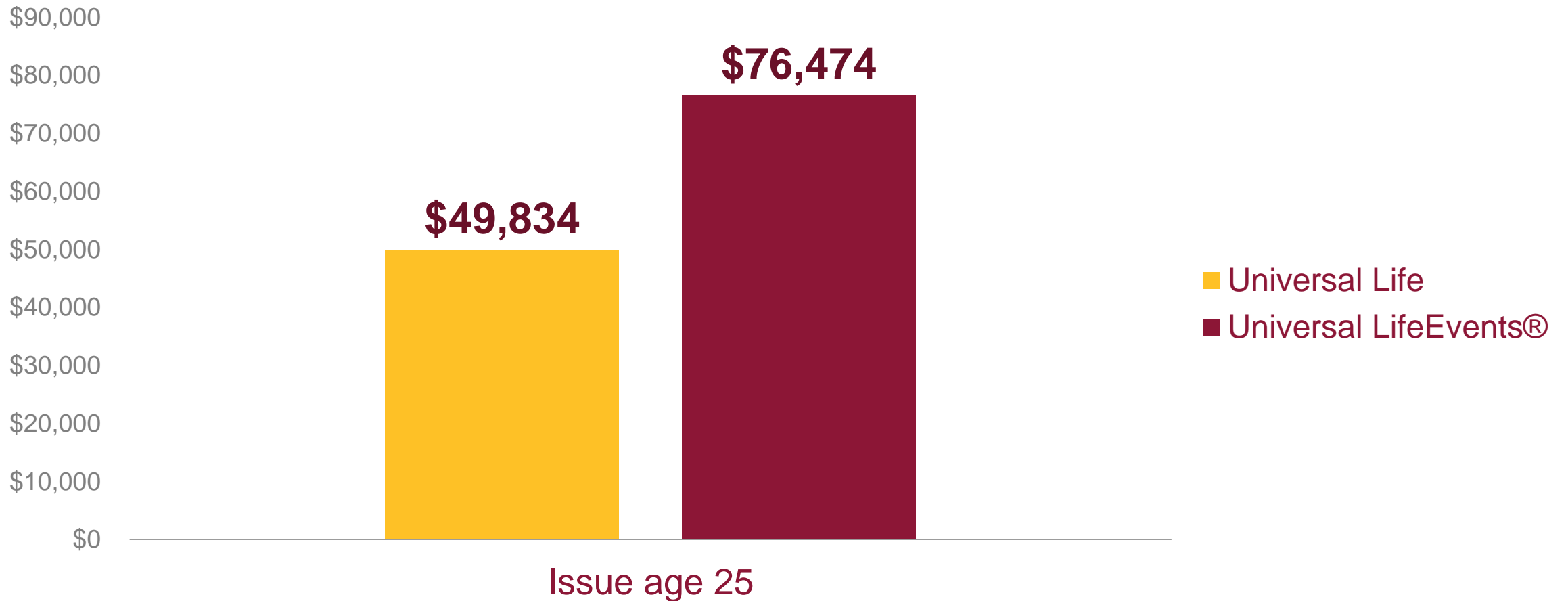
Trustmark Universal Life with Long-Term Care

- Flexible death benefit, premium, cash value
- Benefits are available as both death benefits and living benefits

Trustmark Universal LifeEvents with Long-Term Care

- Higher death benefit during working years when expenses are high (reduces at age 70)
- Higher living benefits for long-term care remain

Universal Life & LifeEvents with Long-Term Care with \$8/week premium



Long-term care benefits

- Death benefit accelerates 4% per month for up to 25 months
- Supplements the cost of assisted living, home healthcare, adult daycare, nursing home care

LTC benefit triggers

- Triggered when assistance is required for 2 of 6 activities of daily living (e.g., eating and dressing)
- Triggered for cognitive impairment (e.g., Alzheimer's or nervous diseases)



Long-term care benefits

Death Benefit Restoration

- Restores the death benefit used to pay for LTC

Extension of LTC

- Extends your LTC benefit up to 25 months

Extension + Restoration

- Triples the policy value



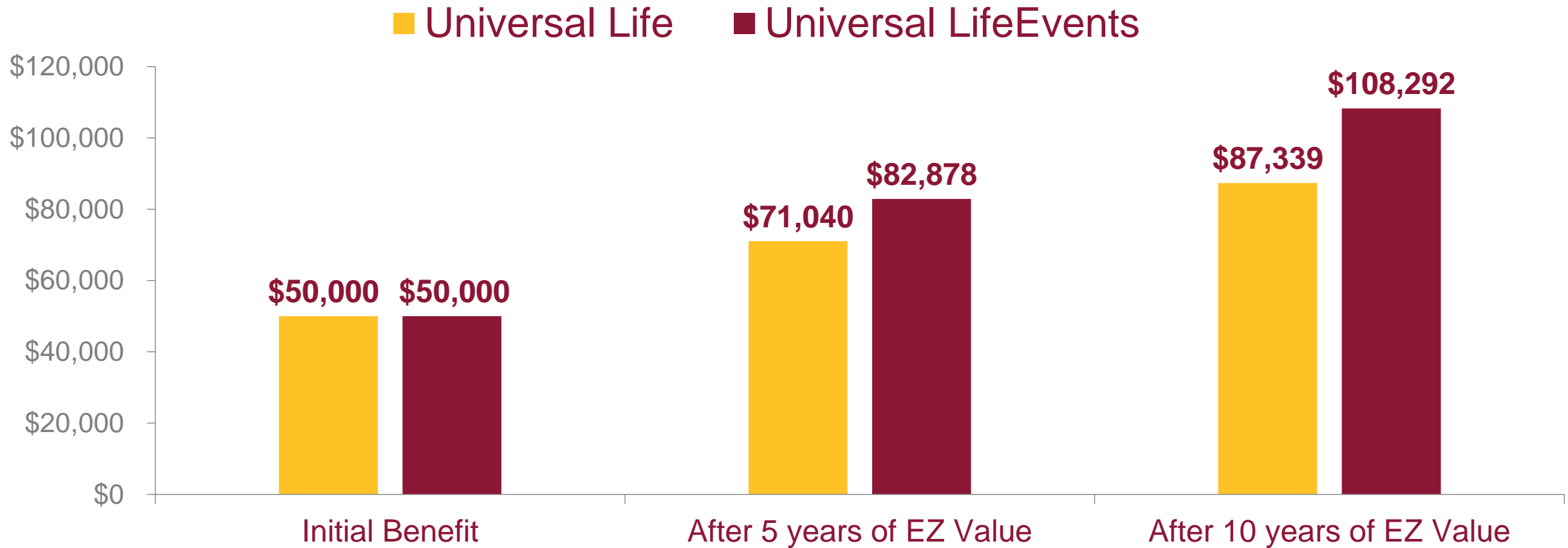
Buy low & grow with EZ Value

- Annual increases in benefits automatically with no need to apply for additional coverage or go through additional underwriting



How EZ Value works

35-year-old | \$50,000 policy | LTC Rider included | \$1 increase/wk.



Commission for \$7/week policy

	Policy year 1	Policy year 5	Policy year 10	Total
With EZ Value	\$364	\$78	\$91	\$1,176
No EZ Value	\$364	\$18	\$18	\$539

- Year 5 equivalent renewal commission of 14%
- 118% increase in commission over 10 years with EV Value

Eligibility Age

Universal LifeEvents: 18 to 64

Universal Life: 18 to 75

Guaranteed Issue

70% seen

Modified Guaranteed Issue

Two health questions

Fully Portable

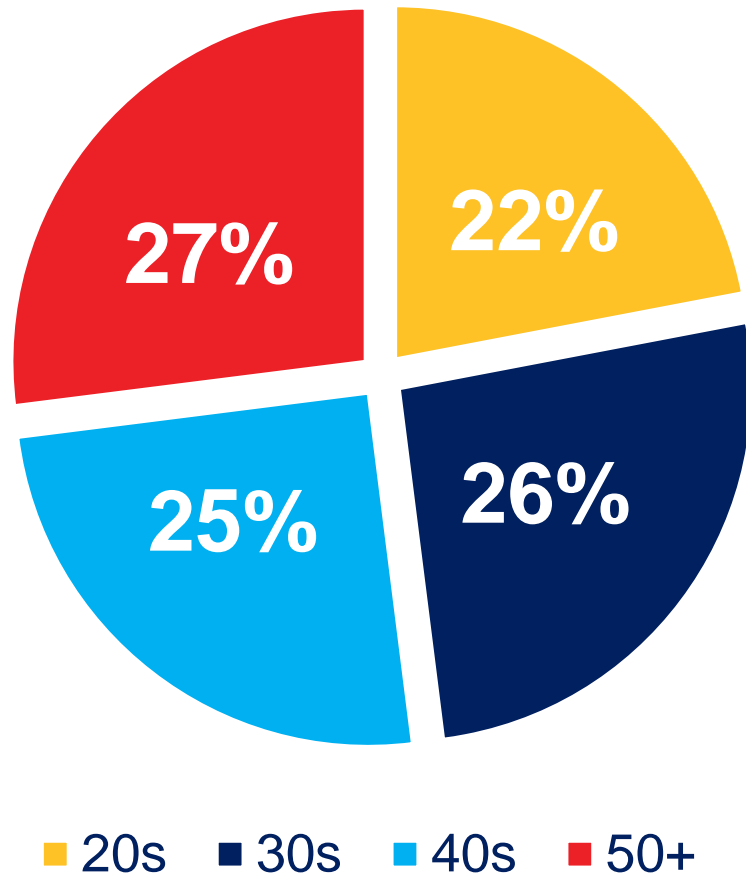
Employee can keep same coverage at same issue age rates when they retire or change jobs



- Family coverage
- Guaranteed renewable
- \$300k max death benefit

Who is purchasing these benefits?

Who is purchasing?



Industry	Percent of inforce business by policy count
Education	37%
Healthcare	14%
Retail/Sales	14%
Office Work	13%
Public Admin	13%
Manufacturing	8%

What are employees purchasing?

Product purchased

64% Universal LifeEvents®

26% Universal Life

11% Child UL

Rider	Policy Year 1
Long-Term Care	95%
Benefit Restoration	95%
Extension of Benefits	45%
EZ Value	32%

Looking ahead

Introducing Cariloop

Effective on all new Universal Life, LifeEvents, and Trustmark Life + Care cases starting March 1, 2025

- Access to licensed care advisors to help guide care decisions
- Offers 24/7 support for managing unexpected caregiving needs
- Empowers families to make better, well-informed care choices



Key takeaways

- Younger generations are beginning to invest in life insurance
- The sandwich generation is looking for multi-purpose benefits
- Employes of all ages are interested in long-term care benefits now more than ever

**Interested in continuing the
conversation on LTC?**

**Join us for the
Trustmark Life + Care
breakout session!**



Session

**Trustmark Life + Care: a
modern solution**

**Monday, Feb 3
2:00 – 2:35 PM
Salon C**

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Thank you!