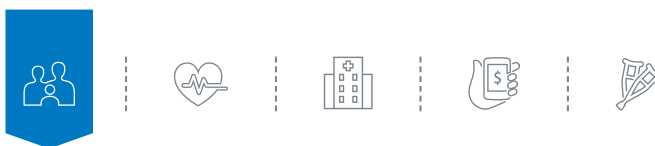




Voluntary Benefit Plan Options



Trustmark Universal Life/LifeEvents® Insurance with Long-Term Care Benefit

Two choices for combined coverage and lifelong protection.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income.

Universal Life/LifeEvents can help.

Universal Life provides a consistent lifelong benefit, while, for the same rate, the **Universal LifeEvents** option offers a **higher death benefit** during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

Universal Life/LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

Universal Life/LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 Universal Life policy	\$25,000 Universal LifeEvents policy
30	from \$5.06 - \$6.27	from \$3.49 - \$4.59
40	from \$7.42 - \$9.44	from \$5.05 - \$6.71
50	from \$11.92 - \$15.44	from \$7.84 - \$10.71

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: your rate is "locked in" at your age at purchase!

Once you have a policy, your rate will never increase due to age.



Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life/LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. With either option, this benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

Here's how it works:

4%

You can **collect 4% of your Universal Life/LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x

PLUS: if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

3x

PLUS: you can collect your LTC benefit for an **extra 25 months**, as much as **tripling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.



Universal Life/LifeEvents is **flexible permanent** life insurance designed to last a lifetime.



The younger you are when you enroll, the **more benefit** you receive for the same premium.



No medical exams or blood work – just answer a few simple questions.

See reverse side for more information on Universal Life/LifeEvents insurance from Trustmark Insurance Company.



What would happen if you weren't around?



1 in 3 households would have immediate trouble paying for living expenses if they lost their primary earner.¹



40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?²



56% of Americans have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?³

How the Universal LifeEvents option works

- **A higher death benefit** during working years.
- **Long-term care (LTC)** benefits that **stay the same** throughout your life.

Example: \$25,000 policy

Before age 70

Death benefit **\$25,000**

LTC benefits **\$25,000**

After age 70

Death benefit **\$8,333**

LTC benefits **\$25,000**

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

Benefit for terminal illness

- **Use part of your death benefit** to help manage costs if you're diagnosed with a terminal illness.

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.

More flexible features

- **Buy term life insurance for your children.** They can later simply convert this rider to a permanent Universal Life policy.
- **Waive your policy payments** if your doctor says you're totally disabled.

**You care.
We listen.**

¹2018 Insurance Barometer Study LIMRA/Life Happens. ²nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. ³gobankingrates.com/retirement/1-3-americans-0-saved-retirement. ⁵An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT.205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/UL/ (A112-2216-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company
Rated A- (Excellent) for financial strength by A.M. Best.⁵

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Trustmark Paycheck Protect[®] Insurance

Preserving your active lifestyle, whatever may happen.

You want to keep on living your best life

Your family, hobbies, dreams – these are the things that you live for each day. And being able to enjoy that life **depends on your income**, and having the peace of mind that it will always be there for you and for those who count on you. **Paycheck Protect insurance can help.**

Paycheck Protect **helps to insure your livability and lifestyle**, ensuring that nothing gets in the way or keeps you down. With it, you can go about life knowing if something happens and you can't do your regular job, Paycheck Protect will **replace part of your paycheck**. That cash can be used for whatever helps keep you going.

Paycheck Protect **goes to work** when you can't, so your life can keep running smoothly even when you are off your feet due to a covered disability or condition.

Paycheck Protect sample rates

Sample ranges of weekly rates for 3-month coverage with a 14-day elimination period for disability due to either injury or illness, for lower-risk occupations.

Issue Age	\$1,000 monthly benefit
18-49	\$4.81 - \$8.14
50-59	\$5.69 - \$9.32
60-70*	\$5.86 - \$10.61

*Maximum issue age may vary by state.

Sample base rates are shown for illustrative purposes only. Rates may vary by age, state, employer, occupational class and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: once you have a policy, your rates will not increase due to age!

¹Benefit payment is subject to terms and conditions of coverage. Pre-existing condition limitations may apply. ²Maternity benefit duration varies by delivery type. ³Benefit not available in all states. ⁴After meeting elimination period or minimum of 14 days total disability; not payable with maternity claims. ⁵Benefits paid may vary. See your policy/certificate for details.



Covered conditions

Paycheck Protect insurance kicks in when you can't work due to¹:

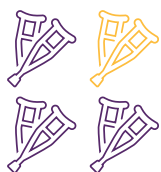
- Sickness
- Injury
- Mental wellness issues
- Treatment for addiction recovery
- Maternity (6-8 weeks of benefits after delivery 10 months after effective date).²
- Complications of pregnancy

Example of benefits

\$1,000/month policy, 2½ months unable to work, following elimination period:

First month:	\$1,000
Second month:	\$1,000
Last 15 days	\$500
Total benefits paid:⁵	\$2,500

See reverse for more information on Paycheck Protect insurance from Trustmark Insurance Company.



1 in 4 20-year-olds
will experience a
disability before
reaching age 67.⁶

More policy features:



If your injury/illness occurred on the job and is covered by worker's compensation, you can still collect **25% of your benefit in addition to any worker's comp.**⁷

Additional advantages

- **Benefits can be paid weekly**, providing quick access to your money.
- **Premium deductions are waived** if you remain unable to work after 90 consecutive days during your benefit period.
- **Keep your coverage** at the same price and benefits if you change jobs or retire. Coverage ends at age 70, or after 5 years if you purchase at age 66 or older.

Total disability defined

Paycheck Protect insurance pays **benefits for total disability**, meaning you are:

- **Unable to work** in your regular occupation and not working for profit. (After one year of disability, unable to work at any job for which you are qualified.)
- **Under a doctor's care** for the injury or covered sickness causing your disability.

Benefit and elimination periods

Your **maximum benefit period** is the length of time for which you are able to collect benefits. There may be a period after you become unable to work before your benefits begin, known as the **elimination period**.

**You care.
We listen.**

This is a brief description of benefits under DI 516 and applicable riders CFR 516 and JSB 516. This insurance policy/group certificate provides coverage for disabilities resulting from covered accidents or covered sicknesses. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/PP/.

⁶Social Security Administration, "Disability Planner: Social Security Protection If You Become Disabled." ⁷An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A++ to D).

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Trustmark Hospital StayPay[®] Insurance

Keeping things balanced when you get knocked off your feet.

Protection against high hospital bills

There are many reasons you might end up in the hospital, from **an unexpected illness** to **welcoming a new family member**. If you do, you may assume your medical insurance will pay for it all. But hospital stays can be **incredibly expensive**.

Trustmark Hospital StayPay[®] insurance pays **cash directly to you** for days you spend in the hospital. The plan pays **regardless of other coverage** you have, and there are no restrictions on how you may use the money.

With Hospital StayPay, you can worry less about your bills, and **focus on recovering**.



Hospital StayPay sample rates

Protecting yourself may be more affordable than you think. The chart below displays a range of sample weekly rates for employee-only coverage for commonly issued Trustmark Hospital StayPay plans. Your rate may differ depending on your benefit amounts and features. Your rate is locked is based on your age at the time the policy is issued, and will never increase due to age. You can keep your coverage to age 70.¹

Age at Purchase	Weekly Rates
18-49	\$3.56 - \$4.91
50-59	\$5.37 - \$7.51
60-64	\$8.04 - \$10.73
65-70	\$11.37 - \$14.54

Sample rates are shown for illustrative purposes only. Rates may vary by state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

¹ Coverage lasts to age 70 or for 5 years from issuance of the policy, whichever is longer. [†]Benefits marked with this symbol are designed to be compatible with Health Savings Accounts (HSAs). However, anyone who has or plans to open an HSA should consult tax and legal advisors to confirm which supplemental benefits may be purchased by persons with an HSA to maintain tax-exempt status.

Simple, easy-to-understand benefits

- The **First Day Stay benefit** pays you a benefit when you're first admitted to a hospital.[†]
- You'll receive a **daily benefit** for each day your stay continues after that.[†]
- Days spent in an **intensive care unit** pay an even larger amount than the daily benefit.[†]

See reverse for more information on Hospital StayPay[®] insurance from Trustmark Insurance Company.

Voluntary Benefits





Are you prepared to pay for a hospital stay?

The average cost of a three-day stay in the hospital: **\$30,000¹**

¹HealthCare.gov, Why Health Insurance is Important: Protection from High Medical Costs 2019

Additional advantages

- **Apply for coverage for family members:** spouse, children, and dependent grandchildren.
- There are **no medical questions** to enroll.
- **Keep your coverage** if you leave your job with no change in premium or benefits.

¹Benefits marked with this symbol are designed to be compatible with Health Savings Accounts (HSAs). However, anyone who has or plans to open an HSA should consult tax and legal advisors to confirm which supplemental benefits may be purchased by persons with an HSA to maintain tax-exempt status.

More flexible features

- **Wellness Checks** pays you for getting one routine test per year, as well as one follow-up test if recommended by a physician. It also pays for one of the following per year: fasting blood glucose test, lipid panel, immunization or vision test.[†]
- **A rehabilitation services benefit** pays you for inpatient and outpatient rehabilitation services, including those for mental wellness and addiction recovery.

Feature availability may vary by state.



**You care.
We listen.**

²An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

Trustmark® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company. This is a brief description of benefits under HII 119 and applicable riders CFR 119, FUR 119, IBR 119, ICR 119, RSR 119, SBR 119, TLR 119 and WBW 119. This hospital indemnity insurance policy/group certificate provides limited benefits that are the result of a covered accident or covered sickness. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Your policy/certificate will contain complete information. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, please visit <http://www.trustmarksolutions.com/disclosures/HSP/>.

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Trustmark Critical HealthEvents® Insurance

Critical illness insurance that offers a lifetime of benefits.

Major illnesses come with hidden costs

A critical illness, like cancer, heart attack or stroke, can be devastating. It can also be a huge and **unexpected financial challenge**. Medical insurance may not cover all costs, and you could face additional bills on top of those. **Critical HealthEvents® can help.**

While medical insurance pays your doctor for treatment, Critical HealthEvents **pays you cash** directly to help with your other needs. It's peace of mind having protection that helps with the high cost of severe illness.

Critical HealthEvents coverage helps take care of your budget in difficult times, so that you can fully focus on your **health**.

Critical HealthEvents sample rates

Sample ranges of weekly rates for employee-only, non-tobacco coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$15,000 policy
30	\$2.29 - \$5.22
40	\$4.15 - \$9.26
50	\$6.50 - \$14.94

Sample base rates are shown for illustrative purposes only. Rates may vary by age, tobacco use, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: once you have a policy, your rates will not increase due to age.



Triple protection for critical illness

Critical HealthEvents is uniquely designed to help you manage a critical illness:

- 1 It pays for earlier diagnosis** - HealthEvents pays benefits not just for the most serious illnesses, but also for **earlier stages and early identification** of critical illnesses.¹ You can use these benefits to help get treatment sooner and preserve your health.
- 2 Your benefit refreshes annually** - Each calendar year, your **full benefit amount** is restored. There is **no lifetime maximum**. Even if you collect 100% of your benefit in one year, your full benefit will be available again on January 1 of the next year for a new diagnosis.
- 3 It's affordable, because it focuses on the most common conditions** - Critical HealthEvents focuses on **cancer, heart attack and stroke**. These conditions are responsible for 90% of critical illness insurance claims.²

¹Depending on diagnosis and stage, payments may be 100%, 50% or 10% of selected benefit amount. Policy/certificate will contain full list of covered conditions.

²U.S. Critical Illness Insurance Market Survey, 2012/2013 Results, conducted by Gen Re, A Berkshire Hathaway Company

Benefits are restored each year.
Example:



YEAR 1 (January 1st)
100% benefit available each and every year for any covered illness.



YEAR 1
Early identification—10% benefit paid, 90% benefit remains



YEAR 1
Early stage diagnosis—50% benefit paid, 40% benefit remains.



YEAR 2 (January 1st)
Benefit well is restored. 100% benefit is again available for a new diagnosis.

See reverse for more information on Critical HealthEvents insurance from Trustmark Insurance Company.



Each year, nearly **800,000** Americans have a heart attack³ and another **800,000** have a stroke.⁴

In addition, over **800,000** men and over **800,000** women in the USA are diagnosed with a new cancer each year.⁵

Additional advantages

- **Access to medical experts.** Critical HealthEvents includes access to **Best Doctors®**, the network of top doctors in the world, for free medical advice, second opinions, critical care support and more.
- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and dependent grandchildren.

More flexible features

- **Healthy living rider** - Provides **\$50** annually for one routine service for **early detection and prevention**. Benefits for additional tests may also be available.
- **Waiver of premium rider** - Waives premiums for all covered persons for six months after receiving a benefit at the **50% or 100%** level.



**You care.
We listen.**

This is a brief description of benefits under CII 214 and applicable riders SIR 214, ASR 214, HLR 214, CGR 214, WPD 214, WPC 214, MAR 214, and EZV 214. This critical illness/specified disease insurance policy/group certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/ACC/\(A112-2216-ACC\)](http://www.trustmarksolutions.com/disclosures/ACC/(A112-2216-ACC)).

³"Heart Disease and Stroke Statistics 2017 At-a-Glance," American Heart Association/American Stroke Association. ⁴"Stroke Facts," Centers for Disease Control & Prevention. ⁵"Cancer Facts & Figures 2017," American Cancer Society. ⁷An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

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How Critical HealthEventsSM benefits are paid



When applying for Critical HealthEvents, you select a benefit amount. This is the maximum amount you can receive each year in benefits. Critical HealthEvents pays benefits at either **100%, 50% or 10%** of that annual maximum, depending on the diagnosis you receive. Payouts per year will not exceed your annual maximum.

Example:

If you collect 10% of your benefit in January, and then receive a diagnosis at the 100% level in September of the same year, your second payment will be 90% of your annual maximum (the entire remaining amount.)

Your benefit isn't "one and done." As long as you have the policy, the benefit will start fresh every year, with no lifetime limit for new diagnoses.

Benefits payable by diagnosis

10% benefit	50% benefit	100% benefit
 Cancer - Invasive basal/squamous cell skin cancer - In situ cancer - Benign brain, spinal cord and cranial nerve tumors - Myelodysplastic syndrome	 Cancer - Stage 1 melanoma - Stage 1 or 2 cancers, no lymph node involvement	 Cancer - Stage 3 or higher - Stage 2 involving lymph nodes - Melanoma stage 2 or higher - Stage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma
 Coronary artery disease – initial diagnosis after assessment and recommended treatment	 Coronary artery disease – - Coronary artery obstruction - Heart attack when clinically diagnosed	 Coronary artery disease – heart attack
 Cerebral vascular disease "mini-stroke" – Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)	 Cerebral vascular disease – - Stroke with less than 30 days impairment - Stroke when clinically diagnosed	 Cerebral vascular disease – Stroke with at least 30 days impairment

A 30-day waiting period may apply before benefits are payable. Your policy/group certificate will contain specific covered illness and details, including a complete description of benefit provisions, exclusions and limitations.

This piece is intended to accompany form A112-2219 (3-18). It describes benefits of Plan Form CII 214, underwritten by Trustmark Insurance Company, Lake Forest, Illinois, and is subject to policy terms and conditions.

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Schedule of Benefits¹

Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
Initial Care	
Hospital Benefits	
Admission Benefit (per admission)	\$2,000
Confinement Benefit (per day up to 365 days)	\$400
ICU Benefit (per day up to 15 days)	\$600
Emergency Room Treatment	\$200
Ambulance	
Ground	\$200
Air	\$1,000
Initial Doctor's Office Visit	\$100
Lodging (per night up to 30 days per accident)	\$200
Surgery Benefit	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
Blood, Plasma and Platelets	\$600
Emergency Dental Benefit	
Extraction	\$100
Crown	\$300
Follow-Up Care	
Accident Follow-Up Treatment	\$100
Physical Therapy	
Up to six visits per person per accident	\$50
Appliance	\$200
Transportation	
100+ miles, up to three trips	\$475
Prosthetic Device or Artificial Limb	
More than one	\$2,000
One	\$1,000
Skin Grafts	25% of applicable burn benefit
Accidental Death	
Employee	\$50,000
Spouse ³	\$20,000
Child	\$10,000
Accidental Death – Common Carrier	
Employee	\$100,000
Spouse ³	\$40,000
Child	\$20,000
Catastrophic Accident	
Employee	\$100,000
Spouse ³	\$50,000
Child	\$50,000

Benefit	Amount
Injuries	
Fractures	
Open reduction	Up to \$10,000
Closed reduction	Up to \$5,000
Chips	25% of applicable closed reduction
Dislocations	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
Laceration	Up to \$800
Burns	
Flat amount for:	
Third-degree 35 or more sq. in.	\$15,000
Third-degree 9-34 sq. in.	\$2,250
Second-degree for 36% or more of body	\$1,125
Concussion	\$200
Eye Injury	
Requires surgery or removal of foreign body	\$400
Herniated Disc	\$800
Loss of Finger, Toe, Hand, Foot or Sight	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight of one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or one toe	\$750
Tendon/Ligament/Rotator Cuff Injury	
Repair of more than one	\$1,200
Repair of one	\$800
Exploratory surgery without repair	\$200
Torn Knee Cartilage	
Exploratory surgery	\$1000
Exploratory surgery	\$200
Health Screening Benefit	
One Per Person Per Year	
Routine health screening tests	\$50

¹Benefits are payable only as the result of a covered accident. Benefits may vary by state and additional benefits may be available in some states. Most benefits are paid once per person per covered accident unless otherwise noted. ³In some states, spouse, domestic partner or civil union partner.