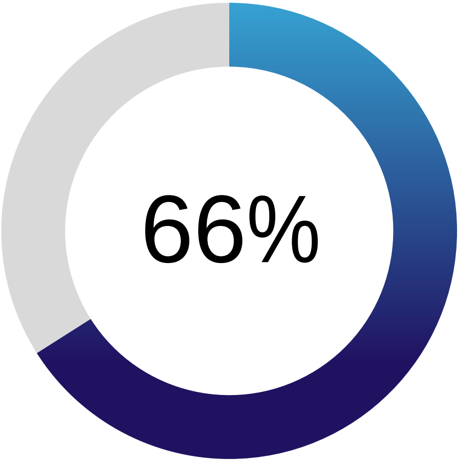
Trustmark
benefits beyond benefits

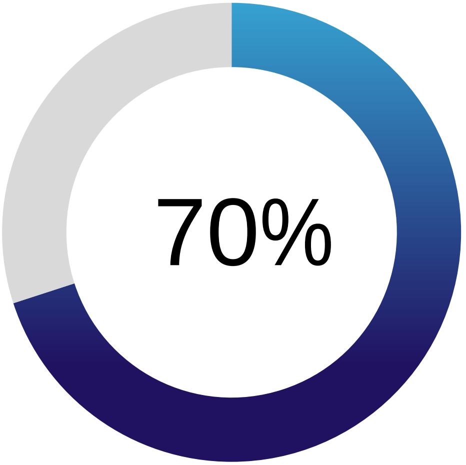
Trustmark Life + Care®

Voluntary Benefits

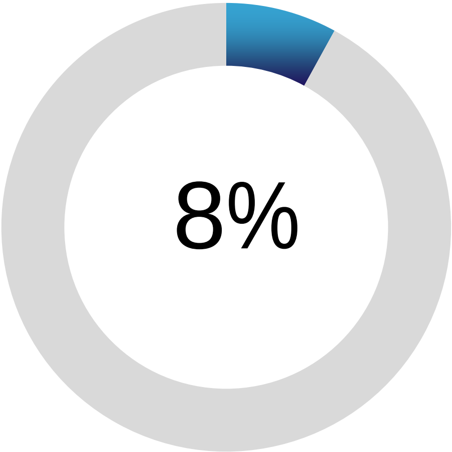
Why long-term care benefits matter



66% of adults are worried that they'll become a burden to their family as they age



70% of adults would prefer to be taken care of by a family member

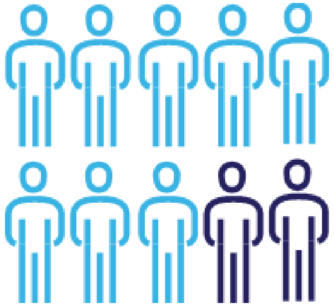


Only 8% of adults have discussed a future care plan with their financial advisor

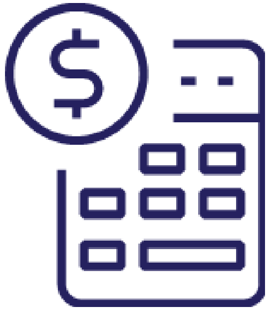
Source:
Insurance News Net, February 2022

Caregiving by family members can place a financial burden on the caregiver

48 million unpaid caregivers in U.S.



8 of 10 caregivers report out-of-pocket costs related to caring for adult family member or friend



Average out-of-pocket expenses: **$7,242**

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

Source:
AARP, Caregiving Out-Of-Pocket Costs Study, June 2021

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- **Long-term Care Insurance** with the following benefits:
- **Professional Caregiving Benefit:** Death benefit accelerates 4% per month, for **professional care** received, for up to the face amount.
- **Family Caregiving Benefit:** Death benefit accelerates 2% per month, for **family care** received, for up to the face amount.
- **Extension of Caregiving:** Professional or family caregiving benefit amount is restored back to the face amount after the initial caregiving benefit amount is depleted. Not available for issue age 71-75.
- **Death Benefit Restoration:** Restores 100% of the death benefit accelerated under the Caregiving Benefit. Not available for issue age 71-75.
- **How Death Benefit Reduction works:** The death benefit reduces to 33% at age 70 or the 10th certificate anniversary, whichever is later.
- **Spouse Coverage**

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take charge of your tomorrow

- Have you thought about what might happen if you **couldn't take care of yourself anymore** – or if you weren't able to be there anymore for your loved ones?
- Long-term care services may cost **hundreds of dollars a day.** Many people end up relying on family members – and that can be **difficult and expensive** for them.
- Trustmark Life + Care® helps by paying **cash benefits when you need long-term care services** – whether that care is provided by a **professional or by a family member,** to help make things easier for you all.
- Plus, Life + Care **doubles as life insurance**, with a death benefit payable to those who rely on you. It's **two-in-one protection** – for your savings and your family.

What are long-term care services?

Long-term care benefits are payable when you require help with **2 of 6 activities of daily living**, like eating, bathing or dressing yourself.

What might care cost?

The national average for a home health aide is over **$55,000/year.**[1]

[1] *Genworth, "Cost of Care Survey," 2021.*

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pays cash benefits when you receive long-term care benefits

Professional Caregiving

4% of your benefit amount per month
Up to two times your face amount total

Example for a $100,000 certificate:
$4,000 per month up to a $200,000 maximum

Family Caregiving

2% of your benefit amount per month
Up to two times your face amount total

Example for a $100,000 certificate:
$2,000 per month up to a $200,000 maximum

You can only collect one benefit type at a time. However, you can **switch between family caregiving** and **professional caregiving** and keep collecting benefits, up to the maximum of twice your certificate's face amount.

("two times" or "twice" your certificate's amount are not applicable if you are age 71-75 at application.)

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long-term care defined

Professional Caregiving

Who:

- a licensed, accredited or certified healthcare professional

Where:

- in a facility or
- in your home

Example: home health care or assisted living

Family Caregiving

Who:

- your unpaid family member or
- your unpaid friend

Where:

- in your home or
- in your caregiver's home

Example: care from your spouse in your home

You can only collect one benefit type at a time. However, you can **switch between family caregiving** and **professional caregiving** and keep collecting benefits, up to the maximum of twice your certificate's face amount.

("two times" or "twice" your certificate's amount are not applicable if you are age 71-75 at application.)

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long-term care benefits claims

Professional Caregiving

Family Caregiving

Activities of daily living (ADLs):

- Transferring
- Continence
- Bathing
- Dressing
- Eating
- Going to the Toilet

Long-term care benefits are payable after
90 days of qualifying care has been received (applies to your 1st claim only);
to qualify you must meet the conditions for payment

At the time of claim: **professional caregiving** and **family caregiving** services require that assistance is needed with **2 of 6 ADLs** (or severe cognitive impairment such as Alzheimer's), that care is being received, and that a **doctor has certified the need for care**

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life insurance + long-term care benefits (two-in-one protection)

Example for a $100,000 certificate:

Benefit type	Amount
Long-term care benefits	$200,000
Death benefit (before the later of age 70 or 10th anniversary)	+ $100,000
Total maximum benefit	**= $300,000**

Care benefits paid **do not reduce the death benefit.**
The **full death benefit** is available to your beneficiaries
even after you receive care benefits!

(If you are age 71-75 at application benefits will vary: Care benefits up to the face amount and no death benefit is payable if 100% of face amount is used.)

Trustmark Life + Care® life insurance has a higher death benefit during your working years

Example for a $100,000 certificate:

Age	Maximum Long-term Care Benefits	Death Benefit
Before the later of age 70 or 10th anniversary	$200,000	$100,000
After the later of age 70 or 10th anniversary	$200,000	$33,000

The death benefit reduces to 33% when you turn 70 or your 10th certificate anniversary, whichever is later. However, your **long-term care benefits never reduce** and remain at the same high level into your later years.

(If you are age 71-75 at application benefits will vary: Long-term care benefits up to the face amount and no death benefit is payable if 100% of face amount is used.)

Trustmark Life + Care® benefit example

Plan design:	$100,000 Death benefit	Long-term care benefits	Long-term care benefits paid do not reduce the death benefit	Death benefit reduces to 33% *when you turn 70 or your 10th certificate anniversary, whichever is later*

You suffer a serious car accident at age 50 and require assistance with 2 of 6 ADLs. You receive qualifying family caregiving for 7 months. At age 80, you again require assistance with 2 of 6 ADLs. After receiving 2 months of qualifying family caregiving, you move to an assisted living facility and receive qualifying professional caregiving for 1 month.

50	70	80	80
Family Caregiving at 2% for 4 Months	Death Benefit	Family Caregiving at 2% for 2 Months	Professional Caregiving at 4% for 1 Month
$2,000 (2%) monthly benefit for 4 months of home care from spouse	Death benefit reduces to $33,000	$2,000 (2%) monthly benefit for 2 months of home care	$4,000 (4%) monthly benefit for assisted living ($88,000 available)

Long-term care Caregiving services require that a doctor certifies the need for care due to either requiring assistance with 2 of 6 ADLs or the existence of a severe cognitive impairment and that care is being received. Long-term care Care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.

Trustmark Life + Care® benefit example

Plan design:	$100,000 Death benefit	Long-term care benefits	Long-term care benefits paid do not reduce the death benefit	Death benefit reduces to 33% *when you turn 70 or your 10th certificate anniversary, whichever is later*

You have a stroke in March of 2021 and require assistance with 2 of 6 ADLs. You receive qualifying family caregiving for 12 months. After 12 months, your condition requires qualifying professional caregiving for 19 months.

June 2021	Benefits Collected	June 2022	Benefits Collected	Jan 2024
Family Caregiving at 2% for 12 Months	$24,000 Long-term Care Benefits	Professional Caregiving at 4% for 19 Months	$100,000 Long-term Care Benefits ($24,000 + $76,000)	Long-term Care Benefits
$2,000 (2%) monthly benefit for 12 months of home care from children	$100,000 death benefit remains	$4,000 (4%) monthly benefit for 19 months of professional care	$100,000 death benefit remains	Additional $100,000 care benefit available (can still switch between family & professional)

Long-term care services require that a doctor certifies the need for care due to either requiring assistance with 2 of 6 ADLs or the existence of a severe cognitive impairment and that care is being received. Long-term care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.

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how your maximum benefits stack up

Benefit Amount	Death Benefit *(before the later of age 70/10th anniversary)*	Death Benefit (after the later of age 70/10th anniversary)	Professional Caregiving Benefit Per Month	Family Caregiving Benefit Per Month	Max Long-term Care Benefits	Total Max Benefit
$25,000	$25,000	$8,250	$1,000	$500	$50,000	**$75,000**
$50,000	$50,000	$16,500	$2,000	$1,000	$100,000	**$150,000**
$75,000	$75,000	$24,750	$3,000	$1,500	$150,000	**$225,000**
$125,000	$125,000	$41,250	$5,000	$2,500	$250,000	**$375,000**

The death benefit reduces to 33% when you turn 70 or your 10th certificate anniversary, whichever is later. However, your **long-term care benefits never reduce** and remain at the same high level into your later years.

(If you are age 71-75 at application benefits will vary: Max Long-term Care Benefits and Total Max Benefits limitations apply.)

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your benefits

- **Spouse Coverage** – Apply for **Trustmark Life + Care® coverage for your spouse** (or domestic partner/civil union partner) as well as for yourself. Your spouse's plan will include the same features as yours. (Spouse coverage amount is capped at a portion of employee amount.)

(Listed benefits are not available if you are age 71-75 at application.)

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your benefits

- **Interim Coverage** – Your Life + Care coverage **begins as soon as you apply**, as long as you meet eligibility requirements.
- **Terminal Illness Benefit – Advance up to 50%** of your death benefit if you're diagnosed with having less than 24 months to live.
- **Options to Convert** – After you have had coverage for at least 10 years, you may elect to **pay no additional premiums** and **convert your plan** into either Extended Term or Reduced Paid-Up life insurance (death benefit and long-term care benefits). Details will depend on your plan, age, benefit amount and how long you have had coverage.
- **Portability** – Keep your coverage at the same rate and benefits if you change jobs or retire.

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sample guaranteed issue

is available with no health/medical questions asked up to certain benefit amount limits

- ☑ 10 employee application minimum is required
- ☑ Employees who have previously been offered this coverage may not be eligible for guaranteed issue
- ☑ Not all benefits available at all ages
- ☑ Issue age or rates are based on your age on the effective date, which is the date you start paying for coverage (not your age at time of application)

Employee Guaranteed Issue:	Employee Modified Guaranteed Issue: *health questions are asked*	Spouse Full Certificate Guaranteed Issue:
Issue age 18-70 maximum: Amount purchased up to $100,000	**Issue age 18-70** maximum: Amount purchased $100,001 up to $200,000	**Issue age 18-70** maximum: Amount purchased up to 50% of employee benefit; up to $25,000
Issue age 71-75 Guaranteed Issue is not applicable	**Issue age 71-75** maximum: Amount purchased up to $200,000 health questions always asked *(apply for death benefit and care benefits only)*	**Employee** must purchase coverage for **Spouse** to elect coverage

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Sample Rates for Contra Costa Community College District

Maximum Guaranteed Issue Benefit Amounts*	
Employee	$125,000
Spouse	No Guaranteed Issue Spouse Coverage

*Maximum issue age for guaranteed issue is 70. Employees who have previously been offered this coverage are not eligible for guaranteed issue.

Monthly Rates (assumes deductions of 12 times per year)

Employee Non-Tobacco Issue Age Rates

Issue Age	$25,000 Benefit	$50,000 Benefit	$75,000 Benefit	$125,000 Benefit
25	$16.54	$33.08	$49.62	$82.70
35	$22.76	$45.53	$68.29	$113.81
45	$37.37	$74.74	$112.10	$186.84
55	$64.81	$129.63	$194.44	$324.06
65	$126.16	$252.32	$378.48	$630.80

Employee Tobacco Issue Age Rates

Issue Age	$25,000 Benefit	$50,000 Benefit	$75,000 Benefit	$125,000 Benefit
25	$19.45	$38.90	$58.34	$97.24
35	$28.43	$56.87	$85.30	$142.16
45	$51.13	$102.25	$153.38	$255.63
55	$94.29	$188.59	$282.88	$471.46
65	$201.68	$403.36	$605.04	$1008.40

Spouse Non-Tobacco Issue Age Rates

Issue Age	$10,000 Benefit	$15,000 Benefit	$20,000 Benefit	$25,000 Benefit
25	$6.62	$9.92	$13.23	$16.54
35	$9.11	$13.66	$18.21	$22.76
45	$14.95	$22.42	$29.89	$37.37
55	$25.93	$38.89	$51.85	$64.81
65	$50.46	$75.70	$100.93	$126.16

Spouse Tobacco Issue Age Rates

Issue Age	$10,000 Benefit	$15,000 Benefit	$20,000 Benefit	$25,000 Benefit
25	$7.78	$11.67	$15.56	$19.45
35	$11.37	$17.06	$22.75	$28.43
45	$20.45	$30.68	$40.90	$51.13
55	$37.72	$56.58	$75.43	$94.29
65	$80.67	$121.01	$161.34	$201.68

These sample rates guaranteed issue amounts are only valid for Contra Costa Community College District enrollments using an effective date of 05/01/2024

This is a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG and applicable riders CTR 121, STR 121 and LTC 121. The accelerated death benefit for terminal illness is designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. The accelerated death benefit for long-term care is designed with the intent to qualify for favorable tax treatment under Section 7702B(b) of the Internal Revenue Code and is subject to long-term care insurance law. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided by this certificate do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits: coverage issued at age 70 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company. Trustmark Life + Care® is a trademark of Trustmark Insurance Company. NOTE: If you have previously elected Trustmark life insurance coverage, your existing policy may differ from what is described here.

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disclosure

This overview presentation is a brief description of the benefits under forms GTL 121 C MET and applicable riders CTR 121, LTC.121 CA and STR.121. ***This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event. This is not a long-term care partnership policy or a Medicare supplement certificate.*** *The accelerated death benefit for terminal illness is designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. The accelerated death benefit for long-term care is designed with the intent to qualify for favorable tax treatment under Section 7702B(b) of the Internal Revenue Code and is subject to long-term care insurance law. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 70 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company.*

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/.

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