Let's talk life.

Universal LifeEvents® Insurance

Underwritten by Trustmark Insurance Company
Every life has a story.

You have a picture of the way you want your life to go.

Now imagine if something happens that not only changes your picture, it changes your life story.

That’s when Trustmark Universal LifeEvents® insurance can help. It can help you live your story, your way - even when life gets in the way.

What is Universal LifeEvents?

LifeEvents is permanent life insurance that helps shield your family from financial hardship if you or your spouse is suddenly out of the picture. It’s that simple.

LifeEvents:

• Helps provide permanent financial protection
• Is a financial tool that helps you manage life at every stage - from supporting a family to sending your children to college to the need for long-term care
• Builds cash value over time that you can access for life’s challenges and life’s opportunities

How does it work?

With LifeEvents, benefits can be paid as a Death Benefit, as Living Benefits, or as a combination of both.

Death Benefit

The main reason people have life insurance is for the death benefit. A death benefit puts money in your family’s hands quickly when they need it most. It’s money they can use any way they want to help with expenses such as:

• Funeral costs
• Rent or mortgages
• A college education for your children or grandchildren
• Household debt
• Retirement and more

Living Benefits

Living benefits make it easy to advance part of your death benefit to help pay for home healthcare, assisted living, nursing home and adult day care services, should you ever need them.
Why do you need it?
Take a moment, now, to think about life as you know it. Then ask yourself this: If something happens to you, what happens to your family?
- Will they be able to keep your home?
- How much would your children’s lives change?
- If you need long-term care, will your choices be limited?

The LifeEvents advantage
LifeEvents is designed to match your needs throughout your lifetime. It pays a:
- Higher Death Benefit during working years when expenses are high and your family needs maximum protection. Then, at age 70 when financial needs are typically lower, the death benefit reduces to one-third.3
- Consistent Level of Living Benefits throughout retirement when you are most likely to need long-term care services.

LifeEvents in action
(Example: 35-year-old, $8/week premium, $75,000 benefit)

<table>
<thead>
<tr>
<th>Before Age 70</th>
<th>Age 70+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefit $75,000</td>
<td>LTC Benefit $75,000</td>
</tr>
<tr>
<td>LTC Benefit $75,000</td>
<td>Death Benefit $25,000</td>
</tr>
</tbody>
</table>

How Living Benefits add up
Example: $100,000 Death Benefit

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-Term Care Benefit (LTC)3</td>
<td>$100,000</td>
</tr>
<tr>
<td>Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.</td>
<td></td>
</tr>
<tr>
<td>Benefit Restoration</td>
<td>$100,000</td>
</tr>
<tr>
<td>Restores the death benefit that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.</td>
<td></td>
</tr>
<tr>
<td>Extension of LTC</td>
<td>$100,000</td>
</tr>
<tr>
<td>Extends the LTC benefit up to an additional 25 months.</td>
<td></td>
</tr>
<tr>
<td>Total Maximum Benefit</td>
<td>$300,000</td>
</tr>
<tr>
<td>Living Benefits can triple the value of your life insurance.</td>
<td></td>
</tr>
</tbody>
</table>

3The LTC Benefit is an acceleration of the death benefit and is not 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. Pre-existing condition limitation may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.

32009 MetLife Financial Impact of Premature Death Study.
Features you’ll appreciate

- Lifelong Protection - Provides coverage that will last your lifetime.
- Family Coverage - Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life policy.
- Terminal Illness Benefit - Accelerates up to 75% of your death benefit if your doctor determines your life expectancy is 24 months or less.
- Portability - Take your coverage with you and pay the same premium if you change jobs or retire.
- Guaranteed Renewable - Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.
- Convenient Payroll Deduction - No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

Separately priced benefits

- Accidental Death Benefit - Doubles the death benefit if death occurs by accident prior to age 75.
- Children’s Term Life Insurance - Covers newborns to age 23 and is convertible to Universal Life insurance without evidence of insurability.
- EZ Value - Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.

Use this chart to take notes when you meet with a benefits counselor.

<table>
<thead>
<tr>
<th>Coverage for me:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage for my spouse:</td>
</tr>
<tr>
<td>Cost per pay period:</td>
</tr>
<tr>
<td>Date deductions start:</td>
</tr>
</tbody>
</table>

It’s your story. Help protect it with Universal LifeEvents® insurance.