

Long-Term Care plus Life Insurance

Benefits that can help cover the cost of assisted care not covered by traditional health insurance

Most Americans will need extra help with everyday activities as they age. This type of care can be expensive. How would you pay for these services without depleting your savings? Long-Term Care plus Life Insurance¹ is one way to prepare. By having a long-term care benefit, you can protect your savings and reduce the burden of care on your loved ones.

The Long-Term Care benefit can be used to help pay for care services such as home health care, skilled nursing facility, assisted living facility or adult day care when you require assistance with 2 or more activities of daily living or have a cognitive impairment (like Alzheimer's).

Long-Term Care plus Life Insurance¹ Features

Convenient payroll deduction: No checks to write. No bills to mail.

Full portability: As long as premiums are paid, you own the policy so you can keep the insurance policy when you leave a job or retire.

One-on-one guidance: You'll receive assistance with the application process and personalized benefit advice.

Apply for insurance: For you, your spouse, children, and grandchildren.

How Long-Term Care plus Life Insurance¹ works

If you are a 35-year-old non-smoker, you can get a \$100,000 insurance policy for \$67.00 a month. A \$100,000 policy will provide you up to \$4,000 a month in long-term care benefits for up to 50 months, and your beneficiary will receive up to² a \$100,000 death benefit regardless of whether you use long-term care benefits.

Sample Insurance Amounts and Premium

Amount of Coverage			
Monthly LTC* Benefit (up to 50 months)	\$2,000	\$4,000	\$8,000
Death Benefit	\$50,000	\$100,000	\$200,000

Issue Age	Monthly Premium for Non-Smoker		
35	\$35.24	\$67.00	\$130.50
45	\$58.60	\$113.60	\$223.60
55	\$102.56	\$201.52	\$399.44

*LTC = Long-Term Care

For more information and to obtain a quote, contact our enrollment partner, ACSIA Partners

Click: intel.yourcare360.com

Call: 833-743-1939, Monday – Friday, 9:00 a.m. – 7:00 p.m. ET.

¹Trustmark® is a registered trademark of Trustmark Insurance Company. "Long-Term Care plus Life Insurance" is Trustmark's Universal Life Insurance plan with a Long-Term Care rider. The long-term care rider allows for benefits to be paid due to long-term care services received, on top of the basic life insurance product. When an insured is eligible for long-term care benefits, Trustmark's long-term care rider pays a monthly benefit equal to 4% of the life insurance face amount. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. For exclusions and limitations that may apply visit www.trustmark-benefits.com/voluntary-benefits/disclosures/ul. Product underwritten by Trustmark Insurance Company. Underwriting conditions may vary and determine eligibility for the offer of Trustmark insurance. Certificates of Insurance are personalized for each policyholder and will contain complete information. Your Certificate of Insurance will be mailed to you within 10 days of Trustmark approving your application for coverage or will be available within Trustmark's policy owner portal within 1-3 business days of Trustmark approving your application for coverage if you have opted into electronic communications. You can contact Trustmark's Customer Care number at 800-918-8877 to request a copy of your Certificate of Insurance. A sample Certificate of Insurance is available on ACSIA Partners' website at: <http://intel.yourcare360.com>.

²The life insurance benefit amount is subject to conditions outlined in your certificate of insurance. For example, your life insurance benefit amount will reduce at age 70 or as a result of taking out an approved loan.