



Trustmark Universal Life Insurance with long-term care

Two important coverages in one to help protect you for life.



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 can help.

Whether you are married, a parent or single and starting out, Universal Life **helps take care** of the people important to you if tragedy happens. You can choose a benefit amount that provides the **right protection for you.**

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

Universal Life sample rates

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

Age at purchase	\$25,000 policy
30	from \$5.06 - \$6.03
40	from \$7.42 - \$8.80
50	from \$11.92 - \$14.18

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

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 includes a **benefit for long-term care** that can help pay for these services at any age.

Here's how it works:



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

The benefit for long-term care 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.

Your policy will contain complete details.

Universal Life 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.



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

What can Universal Life benefits help pay for?



Funeral and burial costs



Rent or mortgage payments



Tuition and loans



Credit card bills



Medical expenses



Retirement savings

Benefit for terminal illness

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

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.
- **Convenient payroll deduction;** pay via direct bill, bank draft or credit card if you leave your employer.

**You care.
We listen.**

This is a brief description of benefits under IUL.205 NY or GUL.205/IUL.205 and applicable riders. This policy guarantees against lapsing for 10 years as long as planned premiums are paid. If you make changes during this period, or pay only the minimum amount, your cash value may not accumulate, or your death benefit may reduce. If there is negative cash value at the end of your no-lapse period, you must make up the premium to establish positive cash value. You may need to pay more premium to maintain your policy than the rate you paid to keep the no-lapse guarantee, or coverage may end before age 100. An illustration will be delivered with your policy. For costs and coverage detail, including exclusions, reductions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. In NY, this form is not complete without the insert "Limitations for Convalescent Care Benefit Rider - New York Residents." In NY, the long-term care benefit is a Convalescent Care Benefit.

¹2016 Insurance Barometer Study LIMRA/Life Happens, lifehappens.org/industryresources/agent/barometer2016. ²nielsen.com/us/en/insights/news/2015/saving-spending-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).

 **COLUMBIA UNIVERSITY**
IN THE CITY OF NEW YORK

In NY, plan form IUL.205 NY and applicable riders underwritten by Trustmark Life Insurance Company of New York.

In other states, plan form GUL.205/IUL.205 and applicable riders underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

Rated A- (EXCELLENT) A.M. Best⁵
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benefits beyond benefits

Limitations for Convalescent Care Benefit Rider – New York Residents

Provided the conditions for payment are met, and upon certification from a Licensed Health Care Practitioner, benefits are payable after you have received services while confined in a long-term care or assisted living facility or received home health care or adult day care services for 90 days, and benefits are payable retroactive to the first day of service. This 90-day period need not be continuous. It must, however, be entirely within one Benefit Period.

The following conditions must be met to qualify for benefits:

- You are chronically ill.
- The licensed health care practitioner must approve a plan of care in writing prescribing services that are to be provided to you. You must receive the services prescribed under the approved plan of care while this rider is in force.
- At least once every 12 months following a prior certification of chronic illness, and for as long as you continue to be ill, the licensed health care practitioner:
 1. Must again certify that your chronic illness is expected to continue for at least 90 days; and
 2. Either approve a new plan of care, or reconfirm the existing plan of care in writing.

Chronically ill or chronic illness means that you have been certified, within the preceding 12 months, by a licensed health care practitioner as:

- being unable to perform without substantial assistance from another individual at least two activities of daily living for a period of at least 90 days as a result of loss of functional capacity; or
- requiring substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment

This rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Due to treatment or care received while outside the United States and its possessions.
- Due to alcoholism or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a licensed health care practitioner.
- In any facility contracted for or operated by the United States government when there is no cost to you.
- In any facility for which no charge is made to you.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - suicide, attempted suicide or intentionally self-inflicted Injury.
- Which does not satisfy all the conditions stated in the provision captioned conditions on eligibility for benefits.

Premium

We have the right to adjust the premium rates with notice to the department of insurance. Any increase in premium rates will be done on a class basis. Your maximum premium rate for this rider is shown on your schedule.

This rider is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code. This is not a health insurance rider and is not subject to the minimum requirements of New York Law pertaining to long-term care insurance. This rider does not qualify for the New York Long-Term Care Partnership Program, and is not a Medicare Supplement Policy. This rider is intended to be a qualified long-term care insurance contract for federal tax law only.

See Rider HH/LTC.205 (I) NY for exact terms, provisions, exclusions and limitations.

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