

Term Alternative® Life Insurance

Facing the Future with Confidence



Trustmark's Term Alternative Life can help you prepare for the future – by providing financial security for your family through affordable life insurance protection.

Trustmark
Voluntary Benefit Solutions®
PERSONAL. FLEXIBLE. TRUSTED.

Term Life Insurance to help safeguard your family's future.

Living Benefits to help with a terminal illness.

Affordable Premiums with the convenience of payroll deduction.

Peace of Mind for a Lifetime

Term Alternative Life Insurance

Peace of Mind for a Lifetime

If you're like most people, family is your number one priority. You work hard so they can enjoy a comfortable lifestyle and live life to its fullest.

But what would happen if you were no longer around to provide that financial security? Life insurance is one of the best ways you can help protect your family's future.

Experience THE BENEFIT OF TRUSTMARK TERM ALTERNATIVE LIFE

Trustmark's Term Alternative Life insurance offers you an affordable alternative for providing large amounts of coverage to help protect your family's future. Also, your rates for the initial 10-year term are guaranteed. This means that during the first 10 years of your policy, your premiums cannot be increased for any reason. At the end of the 10-year term, you may renew your coverage annually through age 95.

Your Term Life insurance also includes the option to convert coverage, through age 65, to permanent Universal Life insurance without evidence of insurability. The premiums for each one-year renewal term and for conversion to Universal Life insurance are based on your attained age at the time of your renewal/conversion.

In addition to offering you affordable life insurance with guaranteed rates and benefits that renew without evidence of insurability, Trustmark's Term Alternative Life insurance includes a Living Benefit for terminal illness. This Living Benefit pays 75 percent of the death benefit in advance, to help pay for the cost of a terminal illness.

The Value of Life Insurance

Don't be a statistic.

- 70% of surviving spouses report a devastating and major impact on their families' financial security¹
- Surviving families take four to five years to recover economically from premature death²

Having life insurance can help assure your family's financial security.

¹ National Underwriter, Nov. 22, 2004

² LIMRA International, 2005

Highlights

- **Take Your Policy With You.** The policy is yours to keep even if you change jobs or retire.
- **Affordable.** Premiums start as low as \$3 per week.
- **Conversion Option.** You have the option each policy anniversary through age 65 to convert your term coverage to a permanent Universal Life insurance plan, without evidence of insurability.
- **Guaranteed Premiums.** Premiums are guaranteed not to increase during the initial 10 year policy term.
- **Living Benefit.** Accelerates the up to 75% of the death benefit for a terminal illness when death is determined to occur within 24 months.
- **Family Coverage.** Cover your spouse and children even if you choose not to participate.
- **Convenient Payroll Deduction.** No bills to watch for or checks to mail.
- **Simple Application Process.** No physical exam required.



Additional BENEFIT OPTIONS

☐ **Accidental Death Benefit**

This option doubles your death benefit if death occurs by accident prior to age 70.

☐ **Waiver of Premium**

Allows premiums to be waived if you become totally disabled prior to the policy anniversary nearest your 60th birthday.

☐ **Children's Term Rider**

A life insurance benefit of \$5,000 or \$10,000 benefit can be purchased for children newborn through age 18, providing coverage through age 23. Your premium is the same no matter how many children you cover. At age 23, each child has the opportunity to purchase up to \$5,000 of permanent Universal Life insurance for each \$1,000 of Children's Term converted without evidence of insurability.

Term Alternative Life BENEFITS SUMMARY

Employee's Name: _____ Date: _____

Term Coverage	Benefit Amount	Additional Benefits		
		Accidental Death Benefit	Waiver of Premium	Children's Term Rider
<input type="checkbox"/> Employee policy	\$ _____	<input type="checkbox"/> Include in Plan	<input type="checkbox"/> Include in Plan	<input type="checkbox"/> \$5,000 per child <input type="checkbox"/> \$10,000 per child _____ or _____
<input type="checkbox"/> Spouse policy	\$ _____	<input type="checkbox"/> Include in Plan	<input type="checkbox"/> Include in Plan	<input type="checkbox"/> \$5,000 per child <input type="checkbox"/> \$10,000 per child
TOTAL PAYROLL DEDUCTION		\$ _____		

Enroll today

It's simple and affordable. Your employer is offering you a special opportunity to sign up for Trustmark's Term Life insurance. With portability, simplified underwriting and convenient payroll deduction of your premiums, it's a benefit you can't afford to be without.

Trustmark
Voluntary Benefit Solutions[®]
PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best

400 Field Drive • Lake Forest, IL 60045
trustmarkinsurance.com

*This provides a brief description of your benefits and is not a contract. Benefits, exclusions and limitations may vary by state.
See GTA-695 (R10-01) or ITA-695/I (10-01) and riders for exact terms, provisions and exclusions and limitations.*