

Trustmark

At a glance

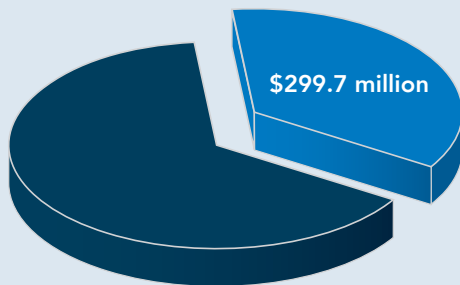


2014 Trustmark Companies Snapshot

Rated A- (Excellent) by A.M. Best | \$2.0 billion in assets | More than 100 years in business
4,100 employees | 2+ million covered lives and plan participants

Trustmark Companies Revenue

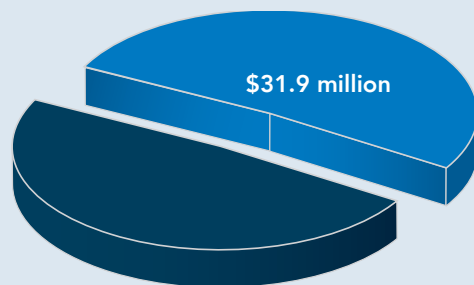
Total Revenue – \$848.7 million



■ Other Divisions ■ Voluntary Division

Trustmark Companies Earnings*

Total Earnings – \$62.2 million



■ Other Divisions ■ Voluntary Division

*GAAP-basis results

The Trustmark Difference

Listen. Discuss. Provide Solutions.

We take it to heart. Our commitment is simple: Trustmark delivers voluntary benefit solutions and personal service to employers increasingly concerned about their ability to offer a complete benefit package, convey important company messages, and improve employee engagement or wellness.



Who We Are

Long history in the business

- Trustmark has been focusing on voluntary benefits for more than 100 years
- 50+ years with some clients
- 20+ years with various enrollment firms

Trustmark
Voluntary Benefit Solutions®
PERSONAL. FLEXIBLE. TRUSTED.

What We Do

Trustmark provides valuable voluntary benefit products to help fill gaps in coverage and offer greater financial security:

- Universal Life insurance with long-term care
- Critical Illness insurance
- Disability Income insurance
- Accident insurance
- LifeHealth & Wealth wellness solution



Service model built on customer feedback

- Use customer survey responses and ongoing improvements to enhance services and capabilities
- Create implementation guidelines to allow for one point of contact for pre- and post-enrollment needs, as well as offer customized, onsite training
- Establish monthly service report cards for accountability
- Create engagement solutions to support employer objectives on a variety of topics during one-on-one enrollment

Experience in billing solutions

- Flexible enough to handle unique requirements
- Consolidated billing capabilities to work with more than 50 insurance carriers
- Customized interface to accommodate employers' systems and meet their specific needs, including matching payroll cycles, which reduces time and resources spent
- Premiums processed at the individual level to eliminate headaches that can arise during the change file process

Commitment to enhancing products

- Comprehensive long-term care riders on our Universal Life products to fit market need
- Using data from an outside market research firm, we designed a customer-centric critical illness (CI) product, Critical LifeEvents®, that will redefine the market.
- Enhanced accident plans to generate a higher benefit for the 10 most-used services and three most-used hospital services
- Redesigned health and wellness programs, by working with our sister company, HealthFitness, to enhance financial wellness while serving the mid-market

Trustmark Voluntary Benefit Solutions®

PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company • Rated A- (EXCELLENT) A.M. Best¹
400 Field Drive • Lake Forest, IL 60045 • trustmarksolutions.com   

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¹An 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).