



# Trustmark Paycheck Protect<sup>®</sup> Insurance

Preserving your active lifestyle, whatever may happen.

## You want to keep on living your best life

Your family, hobbies, dreams - these are the things that you live for each day. And being able to enjoy that life **depends on your income**, and having the peace of mind that it will always be there for you and for those who count on you. **Paycheck Protect insurance can help.**

Paycheck Protect **helps to insure your livability and lifestyle**, ensuring that nothing gets in the way or keeps you down. With it, you can go about life knowing if something happens and you can't do your regular job, Paycheck Protect will **replace part of your paycheck**. That cash can be used for whatever helps keep you going.

Paycheck Protect **goes to work** when you can't, so your life can keep running smoothly even when you are off your feet due to a covered disability or condition.



## Covered conditions

Paycheck Protect insurance kicks in when you can't work due to<sup>1</sup>:

- **Sickness** (off-the-job)
- **Injury** (off-the-job)
- **Mental wellness** issues
- Treatment for **addiction recovery**
- **Maternity** (6-8 weeks of benefits after delivery 10 months after effective date).<sup>2</sup>
- **Complications of pregnancy**

## Paycheck Protect sample rates

Sample ranges of weekly rates for 3-month coverage with a 14-day elimination period for disability due to either injury or illness, for lower-risk occupations.

Issue Age	\$1,000 monthly benefit
18-49	\$4.81 - \$8.14
50-59	\$5.69 - \$9.32
60-70*	\$5.86 - \$10.61

\*Maximum issue age may vary by state.

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

**Note: once you have a policy, your rates will not increase due to age!**

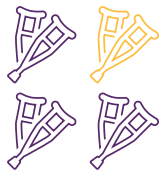
<sup>1</sup>Benefit payment is subject to terms and conditions of coverage. Pre-existing condition limitations may apply. <sup>2</sup>Maternity benefit duration varies by delivery type. <sup>3</sup>Benefit not available in all states. <sup>4</sup>After meeting elimination period or minimum of 14 days total disability; not payable with maternity claims. <sup>5</sup>Benefits paid may vary. See your policy/certificate for details.

## Example of benefits

\$1,000/month policy, 2½ months unable to work, following elimination period:

First month:	\$1,000
Second month:	\$1,000
Last 15 days	\$500
<b>Total benefits paid:<sup>5</sup></b>	<b>\$2,500</b>

See reverse for more information on Paycheck Protect insurance from Trustmark Insurance Company.



**1 in 4 20-year-olds** will experience a disability before reaching age 67.<sup>6</sup>

### More policy features:



If you **return to work part-time** (<50% of your typical schedule) after total disability for 30 consecutive days, you can **receive 50% of your benefit** for up to 6 months or what's left of your maximum benefit period, whichever is less.

### Additional advantages

- **Benefits can be paid weekly**, providing quick access to your money.
- **Premium deductions are waived** if you remain unable to work after 90 consecutive days during your benefit period.
- **Keep your coverage** at the same price and benefits if you change jobs or retire. Coverage ends at age 70, or after 5 years if you purchase at age 66 or older.

### Total disability defined

Paycheck Protect insurance pays **benefits for total disability**, meaning you are:

- **Unable to work** in your regular occupation and not working for profit.
- **Under a doctor's care** for the injury or covered sickness causing your disability.

### Benefit and elimination periods

Your **maximum benefit period** is the length of time for which you are able to collect benefits. There may be a period after you become unable to work before your benefits begin, known as the **elimination period**.

**You care.  
We listen.**

*This is a brief description of benefits under DI 516 and applicable riders CFR 516 and JSB 516. This insurance policy/group certificate provides coverage for disabilities resulting from covered accidents or covered sicknesses. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/P2/](http://www.trustmarksolutions.com/disclosures/P2/).*

<sup>6</sup>Social Security Administration, "Disability Planner: Social Security Protection If You Become Disabled." <sup>9</sup>An 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).

Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best<sup>9</sup>  
TrustmarkVB.com   

