

If you hurt your back and couldn't work...

How long could you go without a paycheck?

*Most Americans would go bankrupt if they missed two consecutive paychecks.¹
A disability could wipe out your finances.*

Would you be able to pay your mortgage or rent?

*Your savings may not be enough to keep you in your home
and support your credit card bills.*

Missed payments could put life at home in jeopardy.

Could you afford the new expenses that come with disability?

*Healthcare during disability may be costly. Childcare may be too.
Being disabled costs more than most people might think.*

¹Harvard Study. *Illness and Injury as Contributors to Bankruptcy*, February 2005.



If you hurt your back and couldn't work...

How long would your savings cover your expenses?

Disability causes more than 50 percent of all home foreclosures and a significant number of personal bankruptcies.¹ If you were suddenly unable to work and earn a living, keeping up with home, car, food and utility payments could be a challenge.

Would continued income help?

Could you pay medical bills your healthcare plan won't?

During the first year of disability, medical expenses could increase 200 percent.² At that rate, medical bills would pile up quickly. Would you have to choose between good health and financial security?

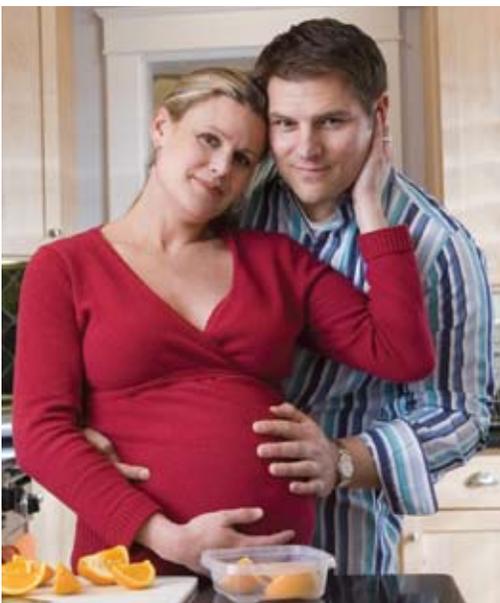
Would \$2,000 per month help?

Will you be able to care for yourself and your children at the same time?

Your recovery may hinge on the help of a nurse or therapist. And, if you have children, childcare may be a necessity.

Would \$1,000 per week help?

...would your recovery be easier if you didn't have to worry about money?



¹National Safety Council, Injury Facts 2004 edition. ²2009 Life and Health Insurance Foundation for Education.

Let's Face It

Many people aren't financially prepared⁴ to lose their paycheck at a moment's notice. Yet it happens more often than you might think – especially if you become sick or are injured.

What Can Help?

Disability Income (DI) insurance can help. It's designed to pay a portion of your income if you are unable to work due to Total Disability. Total Disability can be the result of illness or injury, or the birth of a child. DI helps you pay your bills and protects you and your family from financial hardship while you recover.

Trustmark DI is 100% portable and guaranteed renewable unlike other insurance most employers provide. That means you can take it with you if you change jobs or retire. Also, you can keep your coverage until age 72 without any increase in your rates due to age or employment status.

In short, DI goes to work when you can't.

Covered Disabilities

DI covers total disability due to:

Non-occupational Sickness or Injury

Pregnancy (10 months after the effective date)

Complications of Pregnancy

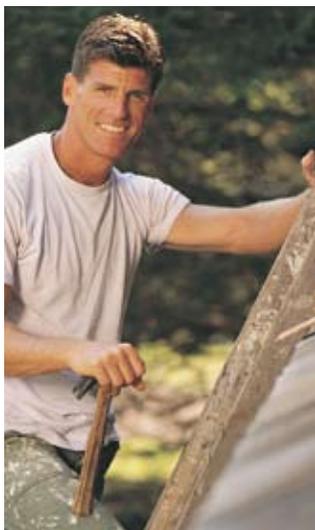
Benefit payment is subject to terms and conditions of coverage. Pre-existing conditions may apply.

How Do Disability Benefits Work?

Example: \$1,000 Monthly Benefits

Jake ruptured a disc and continued to be disabled after his elimination period for another two months and 15 days.

	Benefits Paid
Jake's benefits following his elimination period and first month of disability	\$1,000
Jake's benefits for his second month of disability	\$1,000
Jake's benefits for his last 15 days of disability	\$500
Total Benefits Paid	\$2,500



Individual injury/benefits paid may vary subject to the policy.

Think about it:

- In the U.S., a disabling injury occurs every two seconds.¹
- Three in 10 workers will experience an accident or illness that will keep them out of work for 3 months or longer.²
- Close to 90% of all disabling accidents and illnesses don't happen at work so they aren't covered by Worker's Compensation.¹
- 71% of American employees live from paycheck to paycheck.³

¹National Safety Council, Injury Facts 2008 ed

²National Underwriter, "Why Disability" booklet 2003

³American Payroll Association, "Getting Paid in America" Survey, 2008

⁴U.S. Dept. of Commerce, Personal Savings as a Percent of Disposable Personal Income, 2007

Key Terms You Need To Know

When considering your needs, you should be familiar with these important terms:

Total Disability

This means during the first year of disability, you are unable to work at your job and are not, in fact, working at your current place of employment for pay or benefits, and you are under a Doctor's care for the injury or covered sickness causing the Total Disability.

After the first year of disability, if applicable, Totally Disabled means you are unable to work at any job for which you are qualified by reason of education, training or experience; are not working at any gainful job for pay or benefits; and are under a Doctor's care for the injury or covered sickness causing such Total Disability.

Elimination Period

There is usually a period after you become disabled before your benefits begin, known as the elimination period.

Pre-existing Condition

A pre-existing condition is generally defined as a health problem or symptoms of a health problem that you were treated for, received medical advice or took medicine within 12 months before your policy takes effect. If you become disabled because of a pre-existing condition, it won't be covered if it begins during the first 12 months after your effective date.

How can Trustmark Disability Income insurance help?



Your paycheck makes everything else possible – your home, your lifestyle, your children’s education, even

your retirement. If you get sick or injured and can’t work, how could you maintain all of that without a paycheck coming in? Disability Income insurance (DI) helps provide peace of mind that comes from knowing you’ve insured your most valuable asset: your paycheck.

Additional Features & Benefits

- ✔ **Waiver of Premium** – Waives premiums if you remain disabled for 90 consecutive days
- ✔ **Full Portability** – Your policy stays with you even if you change jobs or retire
- ✔ **Guaranteed Renewable To Age 72** – Your policy cannot be canceled because of changes in your health or claims you may file, as long as your premiums are paid on time
- ✔ **Level Premiums** – Rates don’t increase as you age
- ✔ **No Integration** – Benefits are paid for non-occupational sickness or injury regardless of any other coverage you have
- ✔ **Claim Payment Cycle** – Paid benefits match your payroll cycle on a weekly, biweekly, semimonthly or monthly basis
- ✔ **Convenient Payroll Deduction** – No bills to watch for and no checks to mail

Limitations and Exclusions

Generally disability benefits are not paid for losses that are caused by or occur as a result of your:

- Involvement in any period of armed conflict, even if it is not declared;
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare-paying passenger;
- Participating or attempting to participate in an illegal activity;
- Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- Addiction to alcohol or drugs;
- Having a pre-existing condition during the first 12 months;
- Having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, and anxiety, stress and adjustment reactions. However, Alzheimer’s disease and other organic dementias are covered; and
- Having a work-related injury.

International Coverage (Geographical limitations).

You are fully covered if you become totally disabled while traveling in covered geographical areas. If you are outside the covered geographical areas, your maximum benefit is limited to 60 days.

Disability Income Benefits Summary

Name: _____

DI Coverage	Monthly Benefit
Employee	\$ _____
PAYROLL DEDUCTION	<input type="text"/>

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