

**Beyond** service

**Beyond** solutions

**Beyond** employee benefits



**Beyond** service... to **caring**

**Beyond** solutions... to **personalization**

**Beyond** employee benefits... to your **trusted partner**

## A Mutual Organization with a Modern Focus

*Trustmark\*\* is a different kind of benefits company. One that listens first, then works with you to help you keep your promise to employees. In fact, we've been helping companies do just that for more than 100 years.*

Much has changed over that time. What hasn't is our responsibility to support employers and employees in times of crisis, to give them peace of mind so they can enjoy times of ease, and help them thrive together. Now and into the future.

That's why we've grown into a new kind of employee benefits provider – a modern mutual organization that supports the future success of companies and their employees by continually evolving our benefits portfolio.

As a mutual organization, we serve you, not Wall Street. That means we can look forward and plan for the future – not just tomorrow or next quarter, but years ahead. As a modern company, we help you stay ahead of trends in the industry by integrating technology and new approaches into our products, while also strengthening them with long-term perspective, experience and deep expertise in our areas of benefit specialty.

We help you provide smarter benefits that attract new employees, keep existing ones, improve productivity and lower costs. We help your employees achieve greater physical, emotional and financial wellbeing. We provide a broader range of creative solutions and back them up with high-touch service that takes care of your employees and their families, every step of the way.

And we do it all while offering all sizes of employers access to benefit options and capabilities usually reserved for large employers, combined with the personal service you'd expect from a small firm.

The result is a flexible, personalized approach – a coherent benefit strategy that fits your company culture, protects and improves the wellbeing of employees, advances your employment brand and achieves business goals.

**Trustmark**  
benefits beyond benefits

\*Trustmark is the brand name used to refer to certain subsidiaries of Trustmark Mutual Holding Company that provide insurance and other products and services. For a list of these subsidiaries, please visit our website at [www.trustmarkcompanies.com](http://www.trustmarkcompanies.com). All products may not be available in all states.



## Key Facts:



Founded  
in 1913



\$2.2 billion  
in assets<sup>1</sup>



Rated A- (Excellent)  
by A.M. Best<sup>2</sup>



2+ million members  
or plan participants



### Expertise In

Voluntary Benefits | Self-funded Health  
Plan Design & Administration | Wellness  
& Fitness Management

## What we do

Trustmark is a national employee benefits provider with deep, specialized expertise in self-funded health benefits, voluntary benefits, and wellness and fitness management. Trustmark serves organizations of all sizes, with a strategic focus on providing middle-market employers with products, services and capabilities usually reserved for large employers.

## Why Trustmark?

What makes us different? The tangible results you realize as an employer and the customer experience your employees enjoy through working with us. It's an experience defined by a personalized, caring approach; our ability to engage your employees to improve overall wellbeing and help them become smarter, more confident healthcare consumers; and our commitment to being your long-term, trusted partner for employee benefits and fitness and community center management.

*We help people and businesses thrive.*

<sup>1</sup>Represents the combined assets of Trustmark Mutual Holding Company as of Dec. 31, 2017.

<sup>2</sup>A.M. Best Financial Strength Ratings and Outlook apply to Trustmark Insurance Company, Trustmark Life Insurance Company and Trustmark Life Insurance Company of New York.

# Why Trustmark?

## A Unique and Innovative Combination of Strengths

*Many organizations turn to us for specialized expertise. That deep expertise can be even more powerful in combination. Trustmark has the flexibility to customize complete benefit offerings based on your organization's specific needs and goals.*

We design and administer self-funded health plans with convenient access to leading healthcare networks, sophisticated healthcare management services and digital engagement tools to educate and empower your employees. We offer an innovative suite of voluntary benefits so your employees can establish a financial safety net that fits their current needs and life stage, as well as plan for the future. And we provide wellness

solutions powered by a technology platform that provides ongoing feedback as employees travel a personalized path to healthier habits. It comes together as a well-rounded benefit package that addresses medical benefits, financial security and employee wellness.

The result is easier benefit administration, products that work together to create a cost-effective, sustainable solution, and an overall strategy intended to improve employee engagement, increase wellbeing and drive greater satisfaction with the benefit plan.

It starts with us listening to understand your employee benefit challenges and goals.





**Trustmark helps solve your benefit challenges – and our specialized areas of expertise can be even more powerful when combined to meet your specific needs:**



Greater financial security for your employees, paired with healthier habits and smarter, more informed healthcare consumers.



Programs to engage employees and innovative benefit plan designs that achieve business goals.



Personal attention that builds trust, as well as insights and analytics that improve plan performance.



Simplified administration combined with a broad benefit offering that inspires better health and provides peace of mind.

It all revolves around our belief that better health and greater financial security increase overall wellbeing. And greater wellbeing leads to more confident, productive employees and stronger, more competitive businesses.

# Our Areas of Specialization

Gain the benefit of our deep expertise in voluntary benefits, self-funded health benefits or wellness and fitness management. Or strategically combine products and services for a comprehensive, cost-effective employee benefit program.

## Trustmark®

Voluntary Benefits

Health Benefits

Small Business Benefits

Health + Fitness

## Trustmark Voluntary Benefits\*



Innovative voluntary benefits provide valuable financial protection.



Coverage designed with consumer input to protect what employees care about most.



Exemplary communication and administrative services to simplify the lives of our clients.

### You Care. We Listen.

*Trustmark Voluntary Benefits listens to what employers and their employees care about most and then delivers innovative insurance solutions backed by exemplary service.*

\*Insurance products underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York.

## Financial Security and Peace of Mind

As you continue to navigate ongoing changes in healthcare and the overall benefits landscape, we provide cost-effective coverage and engagement communication to attract and retain employees. Trustmark's voluntary benefits help working people and their families achieve peace of mind with coverage designed to fit changing needs based on life stage and financial priorities. This includes coverage that offsets the increasing financial risk and out-of-pocket costs associated with many of today's medical benefit plans.

Offering valuable protection customers say they need with products such as:



Universal LifeEvents®, the top-selling universal life product in the U.S.<sup>1</sup>, can be tailored to the varying protection needs employees and their families face throughout their lives, with options such as long-term care benefits.



An award-winning critical illness product, Trustmark Critical HealthEvents<sup>SM</sup>, that includes a caregiver benefit, healthy living benefit and more.



Enhanced accident coverage that pays higher benefits for the ten accidents consumers most often face.



Paycheck protect provides added security to help consumers enjoy their active lifestyles.

## Greater Engagement

Flexible coverage options aren't all we offer. Employers like you are looking for complete benefit solutions that simplify their lives while offering employees the protection they need. Trustmark provides exemplary service and administrative solutions that help alleviate HR headaches and streamline the process of managing benefits.

- **Access to numerous benefits administration systems** for enrollment solution support
- **One-on-one enrollment** capabilities no matter the size of the case
- **Employee communication strategies** that significantly increase engagement
- **Back-end billing capabilities** to match payroll cycles and save time and resources
- **Unique enrollment team experience** with one point of contact for support
- **Customized on-site training** for enrollers prior to your personalized enrollment

## Your Trusted Partner

We provide the resources to engage with employees one-on-one to help make sure they understand their benefits. Our goal is to offer your employees a valuable financial safety net, help you reduce your administrative burden by simplifying benefit enrollment, and increase engagement by effectively communicating key company messages to educate and inform employees about health, wellness and other important initiatives.

The end result: higher levels of employee participation and satisfaction with benefits and customers who continue to choose Trustmark, year after year.

<sup>1</sup>2017 U.S. Worksite Sales Survey, LIMRA LifeEvents® is a registered trademark of Trustmark Insurance Company.

# Trustmark Health Benefits\*



Claims and benefit  
administration



Cost management  
and risk mitigation



Consumer engagement  
and care navigation

## Expect More. Benefit More.

*Every business is unique. So why should every self-funded employee health benefit plan be the same?*

For more than four decades, Trustmark Health Benefits has crafted integrated, flexible and tailored health benefit plan designs that seamlessly meet specific business needs and increase member satisfaction. We treat clients as long-term partners – that’s why our average client relationship lasts more than ten years. And our responsive and empathetic service teams provide the highest level of support for you and your employees.

We’re more than an administrator. We’re a total health benefits solution. We deliver effective, sustainable health benefit plan design and administration, healthcare management and consumer-engagement services to self-funded plan sponsors and insurance carriers. We reduce cost and complexity, and our personalized approach to wellbeing drives member engagement and empowers smart, confident and healthy healthcare consumers.

\*Plans administered by CoreSource, Inc.







## Expect More: Cost Savings and Control

Cost savings and control are big advantages of self-funding. With a self-funded health benefit plan, you get:

- Greater opportunities for cost containment and medical spending transparency
- Greater control over financial resources
- Flexibility to customize benefit offerings
- Ownership of claims data
- Greater opportunity to strategically promote a healthier employee culture

## Benefit More: A Flexible, Robust and Seamless Plan

With service and support offices around the country, Trustmark Health Benefits offers the local market knowledge to help you design a competitive benefit plan. As part of Trustmark, we're backed by the resources, innovation and technology of a national company.

### That enables us to deliver:

- Comprehensive employer-sponsored benefits administration for medical, dental, vision, HSA/ HRA, flexible spending accounts, COBRA and short-term disability.
- Integrated personal health management systems designed to educate employees about their own health and empower them to improve it.
- Freedom of choice in healthcare providers nationwide through tier-1 networks such as Aetna Signature Administrators® (ASA) PPO Network, Cigna® PPO Network, Anthem Blue Cross PPO and approximately 50 other regional and local networks.
- Reference-based pricing options that provide alternatives to the traditional PPO network.
- Online self-service tools and electronic communication options, including personalized member messaging.
- Cost and quality transparency and telemedicine solutions.
- Simplified billing and automated funding to ease benefit administration.
- Detailed reporting and insights on plan performance and clinical analytics.
- Access to medical network and pharmacy benefit management.
- Preferred stop-loss carriers to provide cost-effective risk management.
- Award-winning health and wellness programs driven by cutting-edge data analytics to deliver employee engagement and bottom-line results.
- URAC-accredited utilization management.
- Advocacy solutions that offer health and medical guidance for members around the clock.
- Consumer-directed and other flexible plan designs and administration.
- Out-of-network claim repricing.
- Subrogation, hospital bill audits and fraud protection services.
- Dependent eligibility audits that identify dependents ineligible for benefits under the self-funded plan, generating significant savings for employers.
- Retiree benefit administration.

Aetna Signature Administrators® is a registered trademark of Aetna, Inc.  
Cigna® is a registered trademark of Cigna Intellectual Property, Inc.

# Trustmark Small Business Benefits\*



Since 1985, focused on health plan designs for small to midsize businesses.



Seamless integration of self-funded health plan administration and claim payment.



Plan designs with and without PPO networks offer freedom of choice in healthcare providers.



Exceptional personal service to ensure satisfaction.

## The leader in self-funding for small groups.

*Trustmark's focus on flexibility and choices is just one reason we're the leader in self-funding for small groups.*

With Trustmark Small Business Benefits, employers nationwide choose from extensive plan designs to create a self-funded health plan to meet their unique needs and budget. With our self-funded plan design options, if there is a surplus in the group's prefunded account at the end of the agreement, there is an opportunity for the employer to receive a refund.

With the added flexibility of self-funding, combined with personal service and access to innovative engagement and cost-savings resources, Trustmark helps smaller employers achieve cost stability and maintain employee satisfaction in a changing health benefit environment.

\*Self-funded health plan administration provided by Star Marketing & Administration, Inc. Stop-loss insurance provided by Trustmark Life Insurance Company.

## A Complete Benefit Portfolio Designed Exclusively for Smaller Groups

- A broad portfolio of self-funded plan designs, including comprehensive medical, preventive-only and dental coverage.
- Freedom of choice in healthcare providers nationwide for plans with and without a PPO network. PPO plans enable access through Aetna Signature Administrators® (ASA) PPO Network, Cigna® PPO Network and other regional and local networks.
- Dedicated account management team offering personal welcome calls for new employers and follow-up calls throughout the year.
- Offerings such as Healthcare Bluebook™, Grand Rounds®, Teladoc®, CareChampion 24/7®, YourCare<sup>SM</sup>, MyNurse 24/7<sup>SM</sup>, MaternaLink®, and Oncology Management help employees navigate the complex healthcare system while providing advisory support and cost-savings services.

- HRA, HSA and ancillary products for a complete benefits package.
- Efficient and secure employee enrollment online or via telephone.
- Employer online tools to simplify plan administration, including tailored administration kit and utilization reports to better manage healthcare costs.
- Employee health and wellness engagement, education and management tools.
- Tailored online plan resource kit to help members control costs and make informed healthcare decisions.

*CareChampion 24/7®* is a registered trademark of Trustmark Insurance Company. *YourCare<sup>SM</sup>* is a trademark of CoreSource, Inc. *MyNurse 24/7<sup>SM</sup>* is a trademark of Health Fitness Corporation. *Healthcare Bluebook* is a trademark of CareOperative LLC. *Teladoc®* is a registered trademark of Teladoc, Inc. *Grand Rounds®* is a registered trademark of Grand Rounds, Inc. *MaternaLink®* is a registered trademark of My Wellness Solutions, LLC.



# Trustmark Health + Fitness\*



A single source for your complete wellbeing solution.



Innovative engagement platform enables personalized health improvement plans.



Bringing together the best of wellness, fitness, and injury prevention and treatment.

## Healthy on purpose

*Our single purpose is to make people healthier. To help them choose better, feel better and improve their wellbeing.*

Trustmark Health + Fitness provides a complete and integrated personalized wellbeing solution that includes the best of wellness, fitness, injury prevention and a powerful engagement platform. With more than 40 years of experience, we're a proven leader and partner for improving the health and wellbeing of the people we serve.

## What We Do

**Consultation and strategy:** we are a strategic partner and advisor with deep knowledge and expertise in wellbeing enablement. We help you build multi-year wellness plans that meet your goals and objectives now and in the future. (Population impact.)

**Programming:** we engage individuals through effective communication strategies and relevant programming that is personal, motivating and approachable. (Participant impact.)

**Management and execution:** we are an extension of our clients' team, working behind the scenes and center stage ensuring their program executes flawlessly. (Customer impact.)

**Measurement and evaluation:** we study our clients' population and sub-populations and our book of business to learn, identify problems, provide solutions and demonstrate value.



\*Services provided by Health Fitness Corporation.

## Strength in Numbers

95%

Participant  
satisfaction with  
programs and  
services

91%

Of clients likely to  
recommend Trustmark  
Health + Fitness

Source: Trustmark Health + Fitness Client Satisfaction Survey, 2016.

### Transformative Wellbeing Solutions

- Engagement professionals
- Screenings
- Coaching
- Fitness and recreation
- Education
- Assessments
- Injury prevention and treatment
- Wellness challenges
- Benefits advocacy
- MyNurse 24/7<sup>SM</sup>
- Engagement platform

### Engagement Platform Connects Participants to Your Wellbeing Programs

- Participants can access the platform via mobile app, mobile browser, tablet PC and Mac
- Data-driven personalization
- Device and app integration: More than 160 devices and apps supported, including activity trackers, weight scales, blood pressure monitors and glucose monitors
- Social communities and blogs
- Video coaching
- Health assessment configurability
- Challenges
- Rewards marketplace
- Targeted health messaging
- Personalized health itinerary
- Resources include articles, calculators, tracking dashboard, health and wellbeing library, on-demand seminars and events
- Promotional engagement

### Digital Benefits Hub

Our digital benefits hub streamlines and connects participants to Trustmark programs and services as well as clients' health and benefits partners for a seamless participant experience.

### Fitness and Recreation

Our award-winning fitness services bring together the right people, plans and programs to make clients' fitness centers a more valuable asset for their business or community. On-site program managers connect with participants at a personal level by leveraging offerings such as personal training, wellness services, injury prevention, physical therapy, virtual fitness as well as seminars, contests and incentives.

Areas of specialization include corporate fitness, college and university fitness centers, aquatics, and municipal recreation and community centers.

# Beyond Service

## Work With a Company That Cares

### It's one thing to talk about service It's another to take it personally

*Trustmark was founded as a fraternal organization in 1913, enabling railroad workers to aid their fellow employees who were injured on the job. Employees helping each other. Neighbors helping neighbors.*

That commitment to caring still defines Trustmark. And it's the foundation of what you experience as a client. It's demonstrated throughout the customer experience, from the way we consult with you to deploy the right solution for your unique needs, to how Trustmark associates convey their genuine care and empathy in interactions with policyholders, plan members, and health and fitness program participants. Caring means taking great service personally.

Caring means our customers are able to quickly reach a knowledgeable person, not get stuck in an endless automated telephone loop. Caring also means the right mix of self-service functionality and personalized attention.

Whether it's a self-funded health plan, voluntary benefits or a wellness program, we strive to offer tools, guidance and personalized attention that make navigating the healthcare system, building a financial safety net or establishing healthier habits simple and achievable.

A mobile app enabling immediate access to plan information? Check. Resources to shop for healthcare services based on cost and quality ratings? Check. Voluntary benefit coverage designed to meet changing needs based on life stage and financial priorities? Check. A wellness technology platform that aggregates health data so participants can create a customized wellbeing plan, track results and gain rewards? Check. Dedicated account teams who know and understand each client's products and goals? Check.

And it's all backed by people who care, who listen, who go the extra mile.

*The customer service, it is genuine, it is courteous, it is professional, and I've never had one [customer service representative] who didn't ask how I'm doing. And that makes a big difference; that makes your customers stay your customers.*

- Trustmark Voluntary Benefits customer



# Beyond Solutions

## Personalization and Engagement

### The Keys to Effective Employee Benefits

*Navigating the healthcare system is complex. Building healthy habits can be hard. And according to recent research, 57 percent of Americans have less than \$1,000 in emergency savings.\**

All this makes providing competitive employee benefits sound daunting. And it is. The key to healthier, more productive employees is higher engagement. Resources to more proactively utilize preventive benefits and compare healthcare cost and quality data. An interactive, personalized path to better health that drives participation and delivers results. Affordable voluntary coverage that offers peace of mind and valuable protection from financial setbacks.

Trustmark drives higher engagement. That helps employees take more control of their overall wellbeing and experience higher levels of satisfaction with their benefits.



\*57% of American Have Less Than \$1,000 in Savings; GoBankingRates; Sept. 12, 2017.

# Personalization and Engagement

## Just a few examples:



### Voluntary Benefits

Coverage that protects,  
communication that empowers

#### Flexible financial protection

A comprehensive employee benefit plan is a balancing act. Employees need knowledge, guidance, and flexible financial protection beyond the medical plan. And you want to offer competitive benefits and peace of mind, but through a strategy that engages employees, is sustainable, and aligns with business goals.

Our innovative voluntary product suite is designed based on feedback we've received from listening to our customers. We recognize your employees have different coverage needs based on their life stage or family situation. Flexible coverage options help them protect what they care about most and weather life's financial challenges.

Examples include Universal Life that gives policyholders the freedom to adjust their policy's death benefit, cash value and premiums as their needs change – or include long-term care benefits. We offer innovative critical illness coverage with available caregiver benefits and benefits for early diagnosis of the most common serious illnesses. Accident coverage that offers the highest total benefit for the most common treatments and services. And disability insurance to provide a financial safety net if an employee is unable to work.

We've learned from our clients that flexible financial protection is just baseline for a truly successful benefit program. That's why we perform one-on-one enrollments to encourage participation, highlight the value of each benefit and increase satisfaction. In fact, 90 percent of employees who enroll one-on-one with an insurance representative express high levels of satisfaction with enrollment.\*

One-on-one enrollments also serve as powerful communication opportunities, driving higher engagement with important initiatives, such as 401(k) participation, HDHP adoption or a wellness program. In any number of ways, one-on-one enrollment can be a catalyst for more engaged, more satisfied and better protected employees.



### Health Benefits

Member engagement

#### Better connected. More engaged.

The healthcare system is a source of worry and confusion for many people. That's why personal service and multiple touchpoints for support and guidance are pillars of how we do business.

When members are better connected and informed about their benefits, they're better equipped to manage their health and healthcare costs. Our dedication to person-centered customer service, member advocacy, and targeted digital engagement can help members get the information they need to be healthier and make smart, cost-effective healthcare choices.

Personalized messages via text or e-mail provide everything from preventive screening reminders to cost-effective Rx tips. A mobile app offers quick and convenient access to a range of benefit information, and a robust portal enables members to manage all healthcare bills online, check account balances, view custom employer messages, manage health savings accounts, and more.

In addition, people often let their health take a backseat to other responsibilities. But the cost of ignoring their health is too high – for them, their loved ones, and their employer's bottom line. We offer clinical guidance solutions like utilization management, individual case management, MyNurse 24/7<sup>SM</sup>, and telemedicine to help members access the right care at the right time in a cost-effective setting. Our YourCare<sup>SM</sup> population health management program combines health and wellness, focused disease management, and chronic condition monitoring to help avoid costly gaps in care. Pair that with our cost and quality transparency solution, and members can not only receive the care they need when they need it, but also at a fair price.

In short, member engagement can reduce costs and improve health.





## Small Business Benefits

Engagement resources for smaller employers

Trustmark Small Business Benefits offers resources to engage employees, including our Ways to Save program and our online Healthy Foundations® HealthCenter, which provides education to help members save on healthcare costs and become empowered healthcare consumers.

Specific available resources include the YourCare<sup>SM</sup> health management outreach program, a healthcare cost and quality transparency resource, telemedicine access, board-certified medical second opinion services, maternity wellness and CareChampion 24/7® and MyNurse 24/7<sup>SM</sup>, with advisors and registered nurses who provide telephone support around-the-clock.

With Trustmark, smaller employers have access to engagement programs similar to those usually only available to larger employers.

*Wellness ... is part of the fabric of who we are now. That feels really good. In the early years, we talked about building a sustainable program that has measurable impact, and we've done that.*

- Patricia Benson, Assistant VP,  
Health & Wellness, University  
of Louisville



## Health + Fitness

Engagement and participation through a personalized wellness journey

We meet participants where they currently are in their wellness journey, then engage them in ways that help them take meaningful steps to achieve their wellness goals.

How?

We maximize client results through a unique mix of digital integration and human connection. An innovative benefits hub connects people to the right resources for a customized wellness journey. And we connect at a personal level, becoming trusted advisors for clients and participants.

And because we own and deliver many of the products and services that can plug into our hub, things are just easier – it's seamless, more efficient and delivers a better experience.

We gather and use data to create a personal and customized experience for each participant. Our platform's dynamic tagging system allows us to serve up relevant programs that enable each participant's wellness journey to be uniquely their own. But we don't keep the data to ourselves, we provide our clients' access through an on-demand dashboard, allowing full transparency through interactive reports enabling clients to monitor performance.

And we increase engagement through a human connection between participants and our dedicated on-site teams. We become the reliable resource for our clients and participants, forming meaningful relationships along the way. This connection is what allows us to provide recommendations beyond what we see in the data.

\*Trustmark Independent Employer Survey Conducted by The Connell Group, April, 2015.  
Healthy Foundations® is a registered trademark of Trustmark Insurance Company.

# Beyond Employee Benefits

## Your Trusted Partner

### What do we mean when we say Trustmark is a modern mutual company?

*That we bring the best of both. As a mutual company, we serve our clients, not shareholders. Our heritage, mutual company structure and business philosophy allow us to take a more long-term view, especially in the context of strategic business decisions and relationships.*

We balance this behavior with the rigor, pace and accountability of a modern public company.

The result is a decidedly "client-first" approach to everything we do. We listen first, then meet customers where they are, working together to build a strategy that achieves their goals. And our mutual company values mean our associates convey their genuine care and empathy in their interactions with members, participants, clients and business partners.

This applies throughout Trustmark, from our salespeople and client managers, who work continually to assess and improve benefit performance, to our customer service folks, who assist people facing often difficult situations. And it extends to our on-site fitness and health management teams. They become trusted allies with client employees, supporting a healthy culture and helping each individual participant make strides toward greater wellbeing.

This enables us to establish and maintain the trust of our clients. Trust based on actions, actions that deliver a unique and outstanding experience – and results – for our customers:

It all adds up to a long-term focus on mutual success. On building a strategy to achieve your goals – and then raising the bar. On becoming the trusted partner of our clients. Because our belief is that when our clients succeed, we succeed.

*Some clients with our voluntary benefits have been with us for more than 30 years. The average midsize self-funded health benefit client has been with us for more than ten years. And our average population health or fitness client has also been with us for over ten years, with several 30+ year clients. That's loyalty we value and strive to continue to earn.*





# Beyond Financial Strength

## Long-Term Stability and Ongoing Investment

### Financial Resources and Capitalization

When you work with Trustmark, you know you're working with a company you can rely on – now and into the future. We've been around since 1913. And while being able to point to our long history is a source of pride, we're focused on the future. We have the financial resources to not only be there for our clients in times of need, but also to invest in technology and capabilities to deliver innovative new products and an outstanding customer experience.

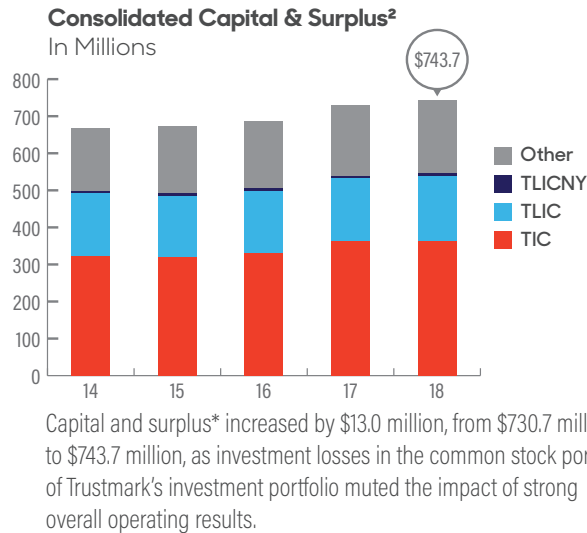
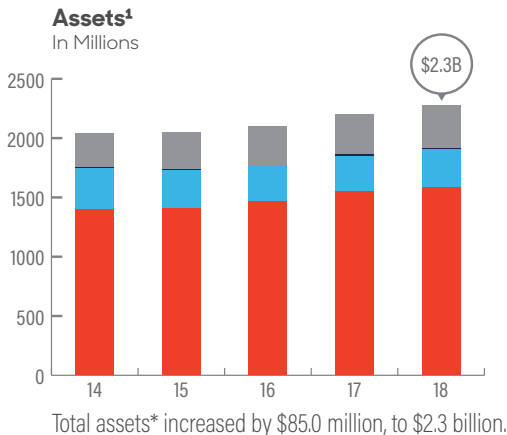
On March 14, 2019, independent rating agency AM Best affirmed Trustmark's A- (Excellent) financial strength rating and stable outlook\*, noting that Trustmark maintains the strongest level of risk adjusted capitalization, as measured by Best's Capital Adequacy Ratio.

\*AM Best Financial Strength Ratings and Outlook apply to Trustmark Insurance Company, Trustmark Life Insurance Company and Trustmark Life Insurance Company of New York.



## Summary of Balance Sheet Strength<sup>1</sup>

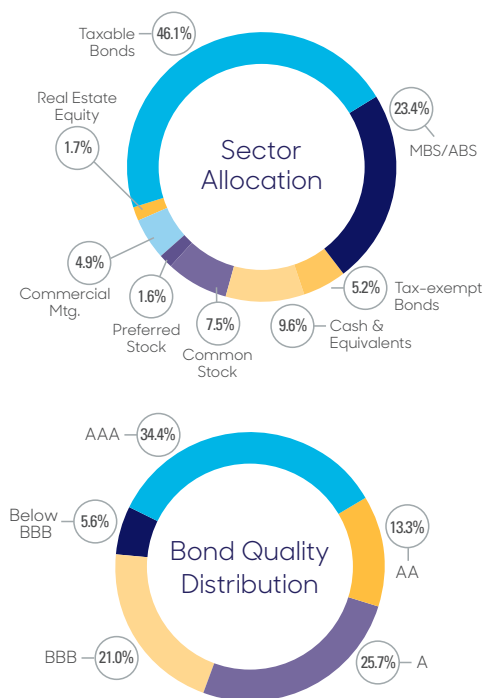
As of December 31, 2018, Trustmark's consolidated assets totaled \$2.3 billion, and the combined capital and surplus of our insurance companies, was \$743.7 million. Trustmark maintains a conservative debt-to-capital ratio of 10.8 percent.



## Investment Portfolio Analysis

Trustmark's portfolio had a total return for the year ended December 31, 2018 of -1.1 percent. Total return was impacted primarily by a sharp downward correction in equity prices in the fourth quarter.

At year-end, 86 percent of Trustmark's \$2.0 billion investment portfolio was in fixed income and preferred securities. Trustmark's well-diversified portfolio should help to protect the company's assets in an environment of rising interest rates and market volatility.



\*All financials represent the consolidation of full-year Statutory Accounting (SAP) results for Trustmark's insurance companies and Generally Accepted Accounting (GAAP) results for Trustmark's non-insurance companies for the calendar year ending December 31, 2018.

<sup>1</sup>Assets of Trustmark Mutual Holding Company and its insurance company subsidiaries as of Dec. 31, 2018:  
- Trustmark Insurance Company: Assets - \$1.585 billion; liabilities - \$1.223 billion; Trustmark Life Insurance Company: Assets - \$319.9 million; liabilities - \$143.4 million; Trustmark Life Insurance Company of New York: Assets - \$10.3 million; liabilities - \$3.2 million.

<sup>2</sup>Capital and surplus of Trustmark Mutual Holding Company and its insurance company subsidiaries, including AVR, as of Dec. 31, 2018:  
- Trustmark Insurance Company: Surplus - \$362.4 million; assets pledged or on deposit - \$63.3 million; Trustmark Life Insurance Company: Surplus - \$176.5 million; assets pledged or on deposit - \$3.3 million; Trustmark Life Insurance Company of New York: Surplus - \$71 million; assets pledged or on deposit - \$400,000.

# Beyond Business as Usual

## Extending Our Mission to Improve Wellbeing in Our Communities

### Trustmark Associates and the Trustmark Foundation

*Giving back to our communities is an integral part of Trustmark's mission and culture. In 1913, two railroad workers enlisted two insurance professionals to form a small fraternal organization to help provide for the families of injured or disabled colleagues.*

Since that modest beginning, Trustmark has been uniquely tied to the communities we serve. It's a two-level commitment, in which associates work as individuals and together as one company to give back to the community and improve the quality of life for all.

The Trustmark Foundation, established in 1984, ensures the continuation of this important commitment.

Each year, Trustmark contributes a percentage of pretax earnings to charity. The Trustmark Foundation coordinates and administers the giving program. In 2017, the foundation distributed nearly \$1 million in cash and gifts in kind.

The foundation also encourages employee volunteerism by making gifts to eligible organizations to which associates contribute significant time. In addition, each year, Trustmark organizes an associate campaign to support the United Way. In 2017, Trustmark associates from across the country pledged a total of more than \$325,000.



Regional Offices Support Local Charities Through Employees' Choice Giving Program



Charlotte Office Walks the Talk in Giving Back to Kids



Trustmark Earns Outstanding Corporate Partner Award from United Way



Operations Leaders Volunteer to Fight Weekend Hunger



Dallas Associates Wrap Up a Festive Holiday for Children in Need

# Trustmark benefits beyond benefits

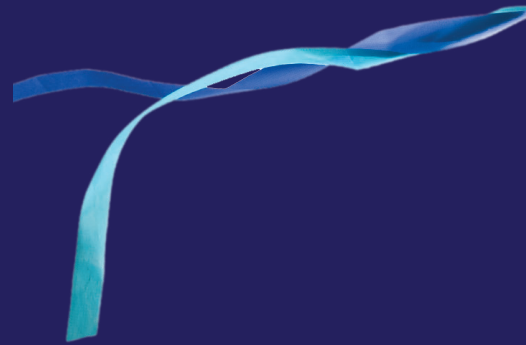
## *What do we mean by "benefits beyond benefits?"*

We're always striving to deliver more. As a Trustmark customer, you get more than just the expected benefits. Yes, our portfolio includes valuable financial protection, seamless health benefit administration and engaging wellness and fitness management. But we offer even more.

It's about how we work with you. The caring approach. The commitment to listening first to understand your challenges, your employee population and your business goals. Beyond one-size-fits-all products, we meet you where you are and work together to achieve your goals. Beyond the status quo, you can expect an ongoing effort to improve your experience. Beyond the tangible benefits of our products and services, you can expect a long-term, trusted relationship focused on your success.

*Because when you succeed, we succeed.*





Trustmark® is a registered trademark  
of Trustmark Insurance Company

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