

FAQS – LIFE INSURANCE PLAN WITH LTC RIDER THROUGH TRUSTMARK

WHAT IS THE POLICY FISHER INVESTMENTS IS OFFERING?

We are offering a voluntary Universal Life Insurance with Long-Term Care (LTC) Rider plan through Trustmark.

WHAT IS LIFE INSURANCE WITH A LONG-TERM CARE RIDER

The Universal Life Insurance Policy with a LTC Rider is an insurance policy that allows you additional access to a monthly portion of the policy to pay towards eligible long-term care expenses. Life Insurance with a LTC Rider allows for a benefit of up to \$300,000 coverage maximum. To use the benefit, you would need to certify to Trustmark that you are unable to perform at least two activities of daily living (ADL).

WHO IS ELIGIBLE FOR FISHER’S LIFE INSURANCE WITH THE LTC RIDER?

Active Washington-based Fisher employees, regardless of state residence, ages 18-64 and working at least 30 hours per week are eligible. Spouses are also eligible for a Universal Life policy but they will be required to complete a health questionnaire and go through underwriting with Trustmark. .

HOW DO I ENROLL IN THE POLICY OFFERED BY FISHER?

Please [click](#) here to get a quote and begin the enrollment process.

HOW MUCH ARE THE MONTHLY PREMIUMS?

Rates are based on your age at the time the policy is issued and do not automatically increase at each change in age bracket. However, rates are not guaranteed and any rate changes are at the discretion of Trustmark and the Insurance Commissioner. Please see chart at right for an example of premium costs.

Universal Life Insurance Plan with LTC Rider through Trustmark	
Issue Age	Monthly Premium for \$75,000
25	\$34.50
30	\$40.75
35	\$48.33
40	\$61.83
45	\$81.83
50	\$104.33
55	\$143.17
60	\$195.58

IS FISHER COVERING THE PREMIUMS FOR THE PLAN?

No, similar to the other voluntary benefits Fisher offers, this benefit is employee paid. Premiums will be deducted from your 15th of the month paycheck.

IS THERE GUARANTEED AMOUNT I CAN GET APPROVED FOR?

Not at this time. All employees will be required to complete a short health questionnaire.

CAN I REQUEST MORE THAN THE GUARANTEED ISSUE AMOUNT?

Yes, you can enroll for up to \$300,000 in coverage but it is not guaranteed and you will be required to answer health questions.

I’M ALREADY ENROLLED IN LIFE INSURANCE THROUGH THE HARTFORD, AM I STILL ELIGIBLE TO ENROLL IN THE UNIVERSAL LIFE INSURANCE WITH LTC RIDER THROUGH TRUSTMARK?

Yes, you are able to be enrolled in both.

CAN I KEEP MY POLICY IF I MOVE TO A DIFFERENT FISHER OFFICE?

Yes, the policy is available nationally and is portable upon relocation.

IF I WAS TO LEAVE FISHER INVESTMENTS FOR ANY REASON, CAN I CONVERT FISHER’S POLICY TO A PERSONAL POLICY?

Yes, the policy is portable upon retirement or termination of employment.

HOW DO I MAKE CHANGES TO MY PLAN?

You can make changes to your Trustmark plan by logging into your account online at www.trustmarkvb.com. You can also call Trustmark at 800-918-8877 for assistance.