

**Trustmark Life Insurance Company of New York
(Herein referred to as the Us, We)
126 South Swan Street, Suite 203
Albany, NY 12210**

Disclosure Statement for Accelerated Death Benefit

This Disclosure Statement is provided to You in compliance with New York Regulation 143, Section 41.4(a).

Name of the Insured: John Doe
Name of Owner (if other than the Insured): _____
Policy Number: XX-XXXXX

Accelerated Death Benefit: Payable when insured is diagnosed as Terminally Ill, as defined in the Accelerated Death Benefit Rider ("ABR")

Benefit Payment: The benefit is payable in lump sum payment. (The maximum Accelerated Death Benefit provided by the ABR is payable only once)

Accelerated Death Benefit Amount: \$ 9,375 (Based on a generic demonstration with issue age 45, age at acceleration 55, and acceleration of 50% of the maximum benefit available for acceleration not to exceed \$300,000). The maximum benefit available for acceleration is 75% of the Available Death Benefit.

Administrative Charge: \$ 200

Loan Repayment: \$ 187.50

Net Acceleration Proceeds: \$ 8,987.50

Effect of the Accelerated Death Benefit on your Policy: On the date the Accelerated Death Benefit is paid, the Death Benefit Proceeds and Face Amount will be reduced by the amount of the Accelerated Death Benefit payment as shown below.

	Amount Prior to Payment	Amount after Payment
1. Death Benefit Proceeds	\$ <u>25,000.00</u>	\$ <u>15,625.00</u>
2. Face Amount	\$ <u>25,000.00</u>	\$ <u>15,625.00</u>
3. Cash Value	\$ <u>1,824.00</u>	\$ <u>1,140.00</u>
4. Policy Loan	\$ <u>500.00</u>	\$ <u>312.50</u>
5. Net Death Benefit Proceeds	\$ <u>24,500.00</u>	\$ <u>15,312.50</u>
6. Annual Premium	\$ <u>481.00</u>	\$ <u>300.63</u>

Premium payable for the Policy and accompanying Riders, will be waived, and coverage is guaranteed to remain in force for the 12 months immediately following the date the Accelerated Death Benefit is paid or until the Insured's death, whichever occurs first. If the Insured survives beyond 12 months, a proportionately reduced premium to be paid in cash will be due in accordance with the applicable Policy provisions, including any waiver of premium provision.

Additional Disclosures about the Accelerated Death Benefit

- NEW YORK REGULATION REQUIRES US TO NOTIFY YOU THAT RECEIPT OF ACCELERATED DEATH BENEFITS MAY AFFECT ELIGIBILITY FOR PUBLIC ASSISTANCE PROGRAMS AND MAY BE TAXABLE.**
- Other means may be available to achieve your intended goal, including a policy loan, if available.