

TRUSTMARK INSURANCE COMPANY
HOME OFFICE: 400 FIELD DRIVE, LAKE FOREST, ILLINOIS 60045

ACCELERATED DEATH BENEFIT INFORMATION FORM

The Accelerated Death Benefit Rider pays an Accelerated Death Benefit when an insured is diagnosed with a terminal illness which will result in death within 24 months from the date of diagnosis.

An Accelerated Death Benefit can be requested for up to 75% of the Death Benefit Proceeds of the Certificate, less any indebtedness and/or assignment of benefits. The Accelerated Death Benefit is calculated as of the date the rider conditions are first satisfied.

The Accelerated Death Benefit is subject to an administrative fee of \$200.

Any Accelerated Death Benefit would also be subject to the approval of any irrevocable beneficiary if any has been so designated.

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.

In addition, the Accumulated Value, Surrender Charges and any Indebtedness will be reduced by the same percentage of the Available Death Benefit as the Accelerated Death Benefit.

Example of Accelerated Death Benefit:

	<u>Prior to Accelerated Death Benefit Payment</u>	<u>Following Accelerated Death Benefit Payment</u>
Face Amount	\$ 100,000	\$ 25,000
Death Benefit Proceeds	100,000	25,000
Indebtedness	8,000	2,000
Available Death Benefit	92,000	
Administrative Fee	200	
Accelerated Death Benefit	68,800	
Accumulated Value	25,000	6,250
Cash Value	17,000	4,250

Premium payable for the Certificate and accompanying riders, will be waived, and coverage is guaranteed to remain in force for the 24 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 24 months, a proportionately reduced premium will be due in accordance with the applicable provisions, including any waiver of premium provision.

DISCLOSURE: The acceleration-of-life-insurance benefits offered under this rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as the Insured's life expectancy at the time benefits are accelerated and whether the benefits are used to pay for necessary long-term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from taxable income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. A qualified tax advisor should be consulted about circumstances under which acceleration-of-life-insurance benefits would be excludable from income under federal law.

DISCLOSURE: Receipt of the Accelerated Life Benefit may affect eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. A qualified tax advisor and social service agencies should be consulted concerning how receipt of such a payment will affect such eligibility for public assistance.