

TRUSTMARK INSURANCE COMPANY
(Herein "company")
400 Field Drive, Lake Forest, IL 60045
(800) 918-8877

**Long Term Care Insurance
Potential Rate Increase Disclosure Form**

The Company's Right to Increase Premiums: The company has a right to increase premiums on the rider in the future, provided it raises rates for all riders in the same class in this state and the rates are approved by the state.

If you receive a premium rate increase in the future, you will be notified of the new premium amount and you will be able to exercise at least one of the following options:

- Pay the increased premium and continue your rider in force as is.
- Reduce your rider benefits to a level such that your premiums will not increase. (Subject to state law minimum standards.)

Premium Rate: Premium rate that is applicable to you and that will be in effect until a request is made and approved for an increase is _____

The premium for this LTC benefit rider is included in the total premium cost for the Universal Life plan. The separate premium for this benefit rider will be shown on the Schedule page of the coverage issued. If, after your review of the benefit rider, you decide not to keep it, you may return it during the free look period for a full refund of any premium paid.

The premium for this rider will be shown on the schedule page of your policy/certificate or will be attached to your policy/certificate.

Rate schedule Adjustments: Premium rates are guaranteed not to change within the first year of the rider. After the first year Premium rate adjustments will be made no more frequently than once every 12 months.

Potential Rate Revisions: This rider is Guaranteed Renewable. This means that the rates for this product may be increased in the future. Your rates can NOT be increased due to your increasing age or declining health, but your rates may go up based on the experience of all policyholders/certificate-holders with a rider similar to yours.

Rate Increase History: The company has sold long-term care riders since 1994 and has sold this rider since 2008. The company has never raised its rates for any long-term care rider it has sold in this state or any other state.