

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

**LONG TERM CARE INSURANCE ACCELERATED DEATH BENEFIT RIDER**  
**OUTLINE OF COVERAGE**  
**Rider Form HH/LTC.205 FL**

**CAUTION:** The issuance of the Long Term Care Insurance Accelerated Death Benefit Rider is based upon Your responses to the questions in Your application. A copy of Your application is enclosed or was retained by You when You applied. If Your answers are incorrect or untrue, the company has the right to deny benefits or rescind Your rider. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact the Company at this address: 400 Field Drive, Lake Forest, Illinois 60045.

1. The rider is a group rider which has been issued and approved in the state of Florida as a long term care insurance rider meeting the requirements of Florida law.
2. **PURPOSE OF OUTLINE OF COVERAGE.** This outline of coverage provides a very brief description of the important features of the rider. You should compare this outline of coverage to outlines of coverage from other riders available to You. This is not an insurance contract, but only a summary of coverage. Only the group rider and Your Certificate contain governing contractual provisions. This means that the group rider and Your Certificate set forth in detail the rights and obligations of both You and the insurance company. Therefore, if You purchase this coverage, or any other coverage, it is important that You **READ YOUR RIDER CAREFULLY!**
3. **FEDERAL TAX CONSEQUENCES.** Federal Tax Implications of the rider. The long-term care rider is not intended to be a qualified long-term care insurance contract. You need to be aware that benefits received under the rider may create unintended adverse tax consequences to You. You may want to consult with a knowledgeable individual about such potential income tax consequences.
4. **TERMS UNDER WHICH THE RIDER MAY BE CONTINUED IN FORCE OR DISCONTINUED.**  
**RENEWABILITY: THE RIDER IS GUARANTEED RENEWABLE.** This means You have the right, subject to the terms of Your Certificate and Your rider, to continue the rider as long as You pay Your premiums on time. Trustmark Insurance Company cannot change any of the terms of Your rider on its own, except that, in the future, IT MAY INCREASE THE PREMIUM YOU PAY.

**Continuation:** Regardless of the continuation or conversion options available under the base Certificate, a continuation option is available for this rider.

Only You can request termination of this rider. Unless You do, it will remain in force as long as the Certificate remains in force.

If the base Certificate is converted to an individual life policy, this rider will then be attached to the converted individual life policy.

**Waiver of Monthly Deduction:** During the period company is paying benefits under the rider, company will also waive the Monthly Deduction for the Certificate and all riders. The Certificate will remain in force while company is paying benefits under the rider.

5. **TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS.** Company has the right to adjust the premium rates subject to applicable state laws and regulations. Any increase in premium rates will be done on a class basis. 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. Company will not increase Your Premium rate because of Your increasing age, or for the amount of time You have been covered under the Rider. Company will give You a 45-day written notice before any Premium rate adjustment.

6. **TERMS UNDER WHICH RIDER MAY BE RETURNED AND PREMIUM REFUNDED.** You may return the rider within 30 days after You receive it, and company will refund any cost of insurance which You paid for the rider.

7. **THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.** If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the insurance company.

Neither Trustmark Insurance Company nor its agents represent Medicare, the federal government, or any state government.

8. **LONG-TERM CARE COVERAGE.** Riders of this category are designed to provide coverage for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services, provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

The rider provides coverage in the form of a fixed dollar indemnity benefit for covered long-term care expenses, subject to the rider and Certificate limitations and elimination period requirements.

9. **BENEFITS PROVIDED BY THE RIDER.**

Coverage includes benefits for:

- confinement in a Long Term Care Facility or Assisted Living Facility; or
- services for Home Health Care or Adult Day Care.

There are no deductibles for the rider.

There are no waiting periods for the rider.

The Elimination Period is the first 90 days of services or confinement during which no benefits are payable.

The benefit maximums are:

- the greater of 4% of the Death Benefit Amount or 4% of the Face Amount, payable on a monthly basis; and
- up to 25 months for all Benefit Periods combined.

Benefits payable for institutional and non-institutional are the same.

**Eligibility for Payment of Benefits:** In order for the benefit to be payable, the insured must be certified by a Licensed Health Care Practitioner as Chronically Ill which means being unable to perform, without substantial assistance from another individual, at least two of the Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity or require

substantial supervision for protection from threats to health and safety due to severe Cognitive Impairment.

Activities of Daily Living means any of the following basic human functional abilities required for the Insured to remain independent:

- Bathing means washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower;
- Contenance means the ability to maintain control of bowel and bladder function, or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene, including caring for catheter or colostomy bag;
- Dressing means putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs;
- Eating means feeding oneself by getting food into the body from a receptacle, such as a plate, cup, or table, or by a feeding tube or intravenously;
- Toileting means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene; and
- Transferring means moving into or out of a bed, chair, or wheelchair.

Cognitive Impairment means a deficiency in the Insured's short-term or long-term memory, orientation as to person, place, and time, deductive or abstract reasoning, or judgment as it relates to safety awareness.

**10. LIMITATIONS AND EXCLUSIONS.** The rider does not pay benefits for loss:

- Due to mental or nervous disorders other than Alzheimer's Disease and related degenerative and dementing illnesses.
- Incurred while residing or confined outside the United States and Canada.
- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment taken as directed or as prescribed by a Licensed Health Care Practitioner.
- In any government facility contracted for or operated by the United States Government (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family, and services for which there is no cost to the Insured.
- Due to illness, treatment or medical conditions arising out of:
  - war or act of war (whether declared or undeclared), except for acts of terrorism;
  - participation in a felony, riot or insurrection;
  - service in the armed forces or units auxiliary thereto; or
  - suicide (while sane or insane), attempted suicide or intentionally self-inflicted Injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

**Pre-existing Condition Limitation:** The rider does not pay benefits for loss due to a Pre-existing Condition that starts during the first six (6) months after the effective date for the rider.

THE RIDER MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG TERM CARE NEEDS.

**11. RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of long-term care services will likely increase over time, You should consider whether and how the benefits of the plan may be adjusted.

The level of benefits under the rider is directly related to the death benefit under the Certificate, excluding any term rider. Under Certificate Death Benefit Option A, the death benefit is generally related to the Face Amount of the certificate and, therefore, would remain level.

Whereas, under Certificate Death Benefit Option B, the death benefit normally increases over time as it includes the Accumulated Value. The level of benefit may be increased by increasing the death benefit of the Certificate to which the rider is attached, but only before benefits begin. Any increase in the Certificate death benefit is subject to the terms of the Certificate. The cost for any additional benefit added as described above will be calculated on the same basis as the level of benefits prior to the increase.

You may have the option to apply for additional benefits. The total Face Amount cannot exceed \$300,000. Additional Premium will be calculated in the same manner as the Premium calculated for the rider initially purchased.

- 12. ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** The rider provides coverage for insureds clinically diagnosed as having Alzheimer's disease or related degenerative and dementing illnesses. Coverage includes loss due to nervous or mental disorders which are caused by demonstrable, clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses.
- 13. PREMIUM.** Total annual premium for benefits selected: \_\_\_\_\_ 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.
- 14. ADDITIONAL FEATURES.** Issue of the rider is subject to the Insured furnishing evidence of insurability satisfactory to company, and may be subject to medical underwriting.
- 15. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE INSURANCE ACCELERATED DEATH BENEFIT RIDER.**