

TRUSTMARK INSURANCE COMPANY
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HOME HEALTH AND LONG TERM CARE ACCELERATED BENEFIT RIDER
OUTLINE OF COVERAGE
Rider Form IUL-HH/LTC.899 TX

This rider provides an accelerated death benefit. Each benefit payment under this rider will reduce the following Policy Values: Death Benefit Amount, Accumulated Value, Surrender Charges, Any Indebtedness, and the Face Amount.

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 your life expectancy at the time benefits are accelerated or whether you use the benefits 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 your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

DISCLOSURE: Receipt of benefits paid under this rider may affect you, your spouse or your family's 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. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

NOTICE: Benefits paid under this rider may or may not be taxable. Whether or not you or your beneficiary incur a tax liability when benefits are paid depends on how the IRS interprets applicable portions of the Tax Code. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.

NOTICE TO BUYER: This rider may not cover all of the costs associated with home health and long term care incurred by the buyer during the period of coverage. The buyer is advised to carefully review all rider limitations.

1. **THIS RIDER IS A PART OF A POLICY OF LIFE INSURANCE.**
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 rider contains governing contractual provisions. This means that the rider sets 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. **TERMS UNDER WHICH RIDER MAY BE RETURNED AND PREMIUM REFUNDED.** You may return the rider within 30 days after you receive it, and we will refund any cost of insurance which you paid for the rider.
4. **THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.** If you are eligible for Medicare, you should review the Guide to Health Insurance for People with Medicare available from us.

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

5. **HOME HEALTH AND LONG TERM CARE COVERAGE.** Riders of this category are designed to provide coverage in the form of a fixed dollar indemnity benefit for medically necessary home health care and confinement in a long term care facility.

6. **BENEFITS PROVIDED BY THIS RIDER.** This rider provides coverage in the form of a fixed dollar benefit for covered home health care, adult day care and long term care expenses, subject to the Policy provisions and the rider provisions and elimination period. In order for the benefit to be payable, the insured must:

- Require assistance in 2 or more of the following activities of daily living: (a) Bathing; (b) Continence; (c) Dressing; (d) Eating; (e) Toileting; and (f) Transferring; or
- Have impairment of cognitive ability.

Benefits begin after the insured has been confined in a long term care facility or received home health care or adult day care services for a total of 90 days. The first 90 days of services or confinement is the elimination period. No benefits are payable for services or confinement during this time. The 90 day period need not be continuous. It must, however, be entirely within one benefit period.

During the period we are paying benefits under this rider, we will also waive the Monthly Deduction for the Policy.

Long Term Care Facility Benefit

We will pay the long term care facility benefit for each month the insured remains confined in a long term care facility, following the elimination period, up to the 25 months for all benefit periods combined. For a partial month of confinement, benefits are payable on a pro-rata basis. One thirtieth (1/30th) of the monthly benefit will be paid for each 24 hour day of confinement. If a new confinement is within the same benefit period as a previous confinement, benefits are resumed at the previous amount of monthly benefit.

For each benefit period, the monthly long term care facility benefit is the lesser of:

- 4% of the Death Benefit Amount at the end of the elimination period for that benefit period; or
- \$10,000

Home Health Care or Adult Day Care Benefit

We will pay the home health care or adult day care benefit for each month the insured receives home health care or adult day care services, following the elimination period, up to 50 months for all benefit periods combined. For a partial month, benefits are payable on a pro-rata basis. One thirtieth (1/30th) of the monthly benefit will be paid for each day of home health care or adult day care.

For each benefit period, the monthly home health care or adult day care benefit is the lesser of:

- 2% of the Death Benefit Amount at the end of the elimination period for that benefit period;
or
- \$5,000

7. **LIMITATIONS AND EXCLUSIONS.** This rider does not pay benefits for a loss:

- Due to mental, psychoneurotic or personality disorders without demonstrable organic disease. 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 is covered by this rider;
- Incurred outside the United States or Canada;
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a physician;
- In any facility contracted for or operated by the United States Government when there is no cost to the insured;
- In any facility for which no charge is made to the insured;

- Due to illness, treatment or medical condition arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted injury; or
 - aviation (this exclusion applies only to non-fare paying passengers);
 - normal pregnancy and childbirth. However, complications of pregnancy are considered as sickness under this rider;
- Which does not satisfy all the conditions stated in the rider provision titled Conditions on Eligibility for Benefits.

If more than one injury or sickness caused a concurrent benefit period, only one monthly benefit amount is payable per month of confinement.

THIS RIDER MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR HOME HEALTH CARE OR LONG TERM CARE NEEDS.

8. **RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the cost of home health and long term care services will likely increase over time, you should consider whether and how the benefits of this plan may be adjusted.

The level of benefits under this rider is directly related to the death benefit under the Policy, excluding any term rider. Under Policy Death Benefit Option A, the death benefit is generally related to the Face Amount of the Policy and, therefore, would remain level. Whereas, under Policy 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 Policy to which this rider is attached, but only before benefits begin. Any increase in the Policy death benefit is subject to the terms of the Policy. 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.

9. **ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** 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, will be covered by this rider.
10. **PREMIUM.** Premium is equivalent to the face amount on the base policy divided by 1,000 multiplied by the rate per \$1,000.
11. **ADDITIONAL FEATURES.** Issue of this rider is subject to the insured furnishing evidence of insurability satisfactory to us.