

Trustmark Insurance Company

400 Field Drive, Lake Forest, IL 60045

ACCELERATED HOME HEALTH AND LONG TERM CARE BENEFIT NOTICE

The rider provides an accelerated death benefit. Each benefit payment will reduce the following Certificate Values: Death Benefit Amount, Accumulated Value, Surrender Charges, any Indebtedness and the Face Amount.

For benefits to be payable, the insured must require assistance in two or more of the Activities of Daily Living or have impairment of Cognitive Ability. Activities of Daily Living are the basic human functional activities required for the insured to remain independent. They are Bathing, Continence, Dressing, Eating, Toileting, and Transferring. Impairment of Cognitive Ability means the deterioration or loss of intellectual capacity requiring substantial supervision for protection of self and others, as established by the clinical diagnosis of a licensed practitioner in Texas who is authorized to make such a diagnosis.

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 your, 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.