

Trustmark

INSURANCE COMPANY

400 Field Drive
Lake Forest, Illinois 60045

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

According to your application or the information you have furnished, you intend to lapse or otherwise terminate your present coverage and replace it with coverage to be issued by Trustmark Insurance Company. Your new coverage will provide 30 days within which you may decide without cost whether you desire to keep the coverage.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find the purchase of this accident and sickness coverage is a wise decision you should evaluate the need for other accident and sickness coverage you have that may duplicate this coverage.

STATEMENT TO APPLICANT BY ISSUER OR PRODUCER:

I have reviewed your current accident and sickness insurance coverage. To the best of my knowledge, this accident and sickness policy will not duplicate your existing coverage because you intend to terminate your existing coverage. The replacement policy is being purchased for the following reason(s) (check one):

- Additional Benefits
- No change in benefits, but lower premiums
- Fewer benefits and lower premiums
- Other (please specify)

1. Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new coverage. This could result in denial or delay of claim for benefits under the new coverage, whereas a similar claim may have been payable under your present coverage.
2. State law provides that your replacement policy or contract may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The issuer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
3. If you wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy has never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new coverage and are sure that you want to keep it.

(Date)

(Applicant's Signature)

(Signature of Agent or Representative)

(Typed or Printed Name of Applicant)

(Typed or Printed Name of Agent or Representative)