

# TRUSTMARK INSURANCE COMPANY

HOME OFFICE: 400 FIELD DRIVE, LAKE FOREST, ILLINOIS 60045

## ACCELERATED DEATH BENEFIT INFORMATION FORM

If You receive payment of an Accelerated Death Benefit from a life insurance Policy, You may lose Your right to receive certain public funds, such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. Also, receiving Accelerated Death Benefits from a life insurance Policy may have tax consequences for You. We cannot give you advice about this. You may wish to obtain advice from a tax professional or an attorney before You decide to receive Accelerated Death Benefits from a life insurance Policy,

This accelerated life benefit does not and is not intended to qualify as long-term care under Washington state law. Washington state law prevents this accelerated life benefit from being marketed or sold as long-term care.

The Accelerated Death Benefit Rider pays an Accelerated Death Benefit when an insured is diagnosed with a medical condition that a Physician certifies will result in death within 24 months from the date of certification if all of the following conditions are met:

- The Policy is in force on the Date of Diagnosis;
- If applicable, We receive written consent from any irrevocable beneficiary; and
- Any previously assigned Death Benefit Proceeds will not be accelerated.

An Accelerated Death Benefit can be requested for up to 75% of the Death Benefit Proceeds of the Certificate, less any indebtedness and/or assignment of benefits. The Accelerated Death Benefit is calculated as of the date the rider conditions are first satisfied.

The Accelerated Death Benefit is subject to an administrative fee of \$200.

Any Accelerated Death Benefit would also be subject to the approval of any irrevocable beneficiary if any has been so designated.

On the date the Accelerated Death Benefit is paid, the Death Benefit Proceeds and Face Amount will be reduced by the amount of the Accelerated Death Benefit payment.

In addition, the Accumulated Value, Surrender Charges and any Indebtedness will be reduced by the same percentage of the Available Death Benefit as the Accelerated Death Benefit.

### Example of Accelerated Death Benefit:

	<u>Prior to Accelerated Death Benefit Payment</u>	<u>Following Accelerated Death Benefit Payment</u>
Face Amount	\$ 100,000	\$ 25,000
Death Benefit Proceeds	100,000	25,000
Indebtedness	8,000	2,000
Available Death Benefit	92,000	
Administrative Fee	200	
Accelerated Death Benefit	68,800	
Accumulated Value	25,000	6,250
Cash Value	17,000	4,250
Face Amount	\$ 100,000	\$ 25,000
Proceeds	100,000	25,000
Available Death Benefit	100,000	
Administrative Fee	200	
Accelerated Death Benefit	74,800	

Premium payable for the Policy and accompanying riders, will be waived, and coverage is guaranteed to remain in force for the 24 months immediately following the date the Accelerated Death Benefit is paid or until the Insured's death, whichever occurs first. If the Insured survives beyond 24 months, a proportionately reduced premium will be due in accordance with the applicable provisions, including any waiver of premium provision.

I acknowledge receipt of this disclosure describing the Accelerated Death Benefit Rider prior to or at the time of application.

Signature of Applicant \_\_\_\_\_

Date: \_\_\_\_\_

I acknowledge that the applicant has received a copy of this disclosure describing the Accelerated Death Benefit Rider prior to or at the time of application.

Signature of Agent \_\_\_\_\_

Date: \_\_\_\_\_