

**TRUSTMARK LIFE INSURANCE COMPANY OF NEW YORK**  
126 South Swan Street, Suite 203  
Albany, NY 12210

**INTERIM COVERAGE AGREEMENT**

This Agreement is made a part of the Policy to which it is attached. Changes to benefits or coverages made by this Agreement are subject to all of the terms, conditions, exclusions and limitations of the Policy.

The Policy Date shown on the Schedule page is the starting point for determining premium due dates.

All billings and premium due dates will be based on the date stated in the Schedule page.

Coverage under the Policy and all additional riders attached is effective as of the date of application if:

- The proposed insured is eligible for insurance; and
- Premium collection is authorized; and
- Premium is collected by the first scheduled premium collection date; and
- The proposed insured is a risk insurable for insurance exactly as applied for without modification of plan, premium rate, or amount, according to the Company's rules and practices.

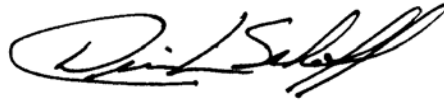
If coverage cannot be issued exactly as applied for without modification of plan, premium rate or amount, according to the Company's rules and practices, then the modified coverage that is issuable will be effective as of the date of application.

This Agreement expires on the earlier of the Policy Date, or the date the proposed Insured receives the Company's notice that the coverage under the Agreement is cancelled because the proposed insured's application has been declined.

**TRUSTMARK LIFE INSURANCE COMPANY OF NEW YORK**



Joseph L. Pray  
President & Chief Executive Officer



Dennis L. Schoff  
General Counsel & Secretary

---

Applicant Signature

---

Date