TRUSTMARK INSURANCE COMPANY
"We, Us, and Our"
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LONG-TERM CARE INSURANCE

OUTLINE OF COVERAGE

LTC.121 CA

The rider for long-term care insurance is intended to be a federally qualified long-term care insurance contract and may qualify you for federal and state tax benefits. The rider is intended to be a federally tax qualified insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

NOTICE TO BUYER: THE RIDER MAY NOT COVER ALL OF THE COSTS ASSOCIATED WITH LONG-TERM CARE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO REVIEW CAREFULLY ALL RIDER LIMITATIONS.

THE BENEFITS PAYABLE BY THE RIDER WILL NOT QUALIFY FOR MEDI-CAL ASSET PROTECTION UNDER THE CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE. FOR INFORMATION ABOUT POLICIES AND CERTIFICATES QUALIFYING UNDER THE CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE, CALL THE HEALTH INSURANCE COUNSELING AND ADVOCACY PROGRAM AT THE TOLL-FREE NUMBER, 1 (800) 434-0222.

1. The rider is a part of a group certificate of life insurance which was issued in the state of California.

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 for 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 Trustmark 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 THE RIDER MAY BE RETURNED AND PREMIUM REFUNDED**
   You may return the rider within 30 days after the date you received it. The rider and certificate will then be canceled and any premium paid will be refunded. The rider does not contain provisions providing for a refund or partial refund of premium upon your death.

4. **THIS IS NOT MEDICARE SUPPLEMENT COVERAGE**
   If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from us. Neither Trustmark Insurance Company nor its agents represent Medicare, the federal government or any state government.

5. **LONG-TERM CARE COVERAGE**
   Riders of this category are designed to provide coverage for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services, provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community, or in the home. The rider provides coverage in the form of a fixed dollar indemnity benefit for covered long-term care expenses, subject to limitations requirements.

6. **BENEFITS PROVIDED BY THE RIDER**
   The rider provides coverage in the form of a fixed dollar indemnity benefit for covered long-term care expenses, subject to rider limitations requirements. The following is a brief description of the

benefits that may or may not be included in the rider. Please read your coverage documents carefully for information on included benefits.

Long-Term Care Accelerated Death Benefit. For Long-Term Care Accelerated Death Benefits to be payable, you must be certified as chronically Ill by a licensed health care practitioner; be prescribed a plan of care by a licensed health care practitioner; be receiving caregiving; and satisfy the elimination period. Benefits begin after you have received caregiving services for 90 days.
Benefit Restoration. Restores certificate values equal to the amount reduced under the Long-Term Care Accelerated Death Benefit payments.
Extension of Long-Term Care Accelerated Death Benefit. After the Long-Term Care Accelerated Death Benefit has been exhausted, the face amount will be increased by the monthly amount you qualify for under the Long-Term Care Accelerated Death Benefit and then we will accelerate the same amount to you. We will continue to do so each month that you remain eligible.

7. **LIMITATIONS AND EXCLUSIONS**
   - If the certificate has an irrevocable beneficiary, no rider benefits can be paid without the prior written consent of each such beneficiary.
   - The total sum of the Long-Term Care Accelerated Death Benefit and Terminal Illness Accelerated Death Benefit payments may not exceed 100% of the face amount.
   - No benefit is payable if you are chronically ill and receiving fewer than 8 days per month of caregiving.

The rider does not pay benefits for care that is related to or arising from any of the following:
- Suicide, while sane or insane, attempted suicide or intentionally self-inflicted injury;
- War or act of war, declared or undeclared;
- While participating or attempting to participate in a felony, riot or insurrection, whether or not you are charged with a crime;
- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a licensed health care practitioner;
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer’s Disease and related degenerative and dementing illnesses are covered;
- Service in the armed forces;
- Services that are paid or payable under Medicare. This includes any amounts that would be covered under Medicare, except that they are subject to a Medicare deductible or coinsurance of some kind;
- Incurred while residing or confined outside of the United States; or
- Professional caregiving where:
  - Treatment is provided in a government facility, unless otherwise required by law;
  - Services are paid by any state or federal workers’ compensation;
  - Services are covered by employer’s liability or occupational disease law, or any motor vehicle no fault law;
  - Services are provided by a member of your immediate family; or
  - There is no cost to you.

Pre-existing Condition Limitation
The rider does not pay benefits due to a pre-existing condition when your inability to perform activities of daily living or your severe cognitive impairment starts before or during the first 6 months after the effective date of the rider.

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

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

a. Your benefit will NOT increase over time.
b. Each anniversary date after the effective date of the rider, you have the option to increase your coverage, subject to the maximum face amount and maximum age limitations. The increase is subject to evidence of insurability and our underwriting guidelines. Premium will be based on your attained age.

9. **TERMS UNDER WHICH THE RIDER MAY BE CONTINUED IN FORCE OR DISCONTINUED**

   a. **Renewability**. THIS CERTIFICATE RIDER IS NONCANCELLABLE. This means that you have the right, subject to the terms of the rider, to continue this rider as long as you pay your premiums on time. We cannot change any of the terms of the rider on its own and cannot change the premium you currently pay.

   b. **Continuation/Conversion.** While the certificate is in force, if the participation agreement is terminated or your payroll deduction is suspended or terminated for any reason, the certificate, including any attached riders and amendments, can be continued with the same attached riders and amendments and no change in premiums. You may continue this insurance by paying the required premiums due directly to Trustmark Insurance Company.

   c. **Waiver of Premium.** This rider waives premium for the certificate, including any attached riders, when you are on an approved claim under the Long-Term Care Accelerated Death Benefit.

10. **ALZHEIMER'S DISEASE, ORGANIC DISORDERS, AND RELATED MENTAL DISEASES**
    The rider provides coverage for insureds clinically diagnosed as having Alzheimer's Disease or related degenerative and dementing illnesses.

11. **PREMIUM**
    Premium is equivalent to the Face Amount on the certificate divided by 1,000 multiplied by the rate per $1,000.

12. **ADDITIONAL FEATURES**
    Issuance of the rider may be subject to medical underwriting.

13. **INFORMATION AND COUNSELING**
    The California Department of Insurance has prepared a Consumer Guide to Long-Term Care Insurance. This guide can be obtained by calling the Department of Insurance toll-free telephone number. This number is 1-800-927-HELP. Additionally, the Health Insurance Counseling and Advocacy Program (HICAP) administered by the California Department of Aging, provides long-term care insurance counseling to California senior citizens. Call the HICAP toll-free telephone number 1-800-434-0222 for a referral to your local HICAP office.