

Limitations & Exclusions Long-term care accelerated death benefit rider:

WA residents only

Benefits begin after Insured has been confined in a Long-Term Care or Assisted Living Facility or received Home Health Care or Adult Day Care services for 90 days. The first 90 days of confinement or services is the Elimination Period. No benefits are payable for confinement or services during this time. This 90-day period need not be continuous. It must, however, be entirely within one Benefit Period.

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the effective date for this rider.
- Incurred while residing or confined outside the United States and Canada.
- Due to alcoholism or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- Treatment provided by a government facility, services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law.
- Services for which no charge is normally made in absence of insurance.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits

Trustmark Life Insurance Company

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