

TRUSTMARK INSURANCE COMPANY
"We, Us, and Our"
400 Field Drive
Lake Forest, IL 60045-2581
(800) 918-8877

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.

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 INSURANCE COMPANY



Joseph L. Pray
President and Chief Executive Officer



Laura A. Derouin
Corporate Secretary

Applicant Signature

Date

SAMPLE

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TRUSTMARK INSURANCE COMPANY
"We, Us, and Our"
400 Field Drive
Lake Forest, IL 60045-2581

FLEXIBLE PREMIUM UNIVERSAL LIFE INSURANCE

POLICY OF INSURANCE

We will pay the Death Benefit Proceeds to the Beneficiary if the Insured dies prior to the Maturity Date and while this Policy is in force. Payment will be made after We receive due proof of the Insured's death. We will pay the Cash Value of this Policy to the Owner on the Policy Maturity Date if the Insured is living on that date. Payment is subject to the terms of this Policy.

NOTICE OF RIGHT TO EXAMINE

You may return this Policy within thirty days after delivery if You are not satisfied with it for any reason. The Policy may be returned to Us or to the agent through whom it was purchased. Upon surrender of the Policy within the thirty day period, it will be void from the beginning, and We will refund any premium paid including any policy fees and policy charges.

The provisions on the pages which follow are a part of this Policy. This Policy is a legal contract between the Policyowner and the Company.

Read Your Policy Carefully



Joseph L. Pray
President and Chief Executive Officer



Laura A. Derouin
Corporate Secretary

Flexible Premium Adjustable Life Insurance to Age 100. Adjustable Death Benefit Proceeds payable upon the Insured's death prior to the Maturity Date. Flexible premiums are payable during the lifetime of the Insured prior to age 100, and while the Policy is in force. Accumulated Values and Cash Values are flexible and will be based on the amount and frequency of premiums paid, the Monthly Deduction, and the amount of interest credited. No dividends will be paid. The Monthly Deduction and the amount of interest credited, subject to the Policy limits, will be based on Our anticipated future experience.

VULNYCP70000

TABLE OF CONTENTS

Page	Page
SCHEDULE.....	5
Insured.....	5
Policy Number.....	5
Age.....	5
Policy Date.....	5
Rate Class.....	5
Maturity Date.....	5
Initial Face Amount.....	5
Monthly Initial Guarantee Premium.....	5
Initial Guarantee Premium Expiry Date.....	5
Basic Policy Data.....	5
Monthly Administrative Fee.....	6
Partial Surrender Charge.....	6
Loan Interest Rate.....	6
Annual Expense Charge Premium.....	6
Percentage Expense Charge.....	6
Death Benefit Discount Factor.....	6
Percentage of Initial Surrender Charge.....	6
DEFINITIONS.....	7
DEATH BENEFIT	8
Death Benefit Proceeds.....	8
Minimum Death Benefit.....	8
POLICY CHANGES.....	8
Changing the Terms of Your Policy.....	8
PREMIUMS AND GRACE PERIOD.....	8
Payment of Premiums	8
Unscheduled Premiums.....	8
Grace Period.....	8
Continuation of Coverage.....	9
Initial Guarantee Premium.....	9
Reinstatement.....	9
POLICY VALUES.....	10
Accumulated Value.....	10
Cash Value.....	10
Interest Earned.....	11
Full Surrender.....	11
Partial Surrender.....	12
Payment of Cash Value Benefit.....	12
Monthly Deduction.....	12
Monthly Cost of Insurance Rates.....	12
Surrender Charge.....	12
LOANS.....	13
Loan Value.....	13
Loan Interest.....	13
How You May Repay a Loan.....	13
We Can Delay Payment.....	13
Obtaining a Loan.....	13
OWNER AND BENEFICIARY.....	13
Owner.....	13
Beneficiary.....	13
Change of Owner or Beneficiary.....	14
Common Disaster.....	14
GENERAL PROVISIONS.....	14
Assignment.....	14
Incontestability.....	14
Suicide Exclusion.....	14
Misstatement of Age and Corrections.....	14
Entire Contract.....	15
Annual Report.....	15
Projection of Benefits and Values.....	15
Annual Meeting.....	15
Payment Provision.....	15

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SCHEDULE

INSURED:	JOHN DAVIS	POLICY NUMBER:	TULE_NY
AGE:	30	POLICY DATE:	August 1, 2014
RATE CLASS:	STANDARD	MATURITY DATE*:	March 1, 2084
INITIAL FACE AMOUNT ¹ :	\$29,744.00	MONTHLY INITIAL GUARANTEE PREMIUM:	\$34.67

On or after Age 70 1/3 of the Face Amount is used to calculate the Death Benefit Amount

INITIAL GUARANTEE
PREMIUM EXPIRY DATE: March 1, 2024**

MINIMUM GUARANTEED
INTEREST RATE: 3.0 %

* It is possible that coverage may not continue to the Maturity Date even if premium is paid in a timely manner. The Policy may not mature even if planned premiums are paid because: current Costs of Insurance and interest rates are not guaranteed; policy loans and partial withdrawals may be taken; there may be a change in the choice of death benefit options; or there may be a requested change in the specified Face Amount.

** It is possible that an additional lump sum premium payment may be required to keep this Policy in force upon the Initial Guarantee Premium Expiry Date because current Costs of Insurance and interest rates are not guaranteed. You may contact Us for additional information.

OWNER AND BENEFICIARY AS DESIGNATED IN THE APPLICATION UNLESS SUBSEQUENTLY CHANGED AS HEREIN PROVIDED

BASIC POLICY DATA

<u>FORM NO.</u>	<u>BENEFIT</u>	<u>ANNUAL INITIAL PLANNED PREMIUM</u>	<u>EXPIRY DATE</u>
IUL.205	Universal Life Insurance		August 1, 2084
	Total Initial Planned Premium		
	Annual		
	Monthly		
	Initial Surrender Charge		

SCHEDULE (Continued)

IMPORTANT FINANCIAL INFORMATION

We have the right to change the amount of interest credited to the Policy and the amount of cost of insurance or other expense charges deducted under the Policy which may require more premium to be paid than was illustrated or the Cash Values may be less than those illustrated. Additional amounts are not guaranteed.

POLICY GUARANTEED MAXIMUMS:

MONTHLY ADMINISTRATIVE FEE:	\$5.00 YEARS 1 THROUGH 10\$5.00 YEARS 11 AND AFTER
PARTIAL SURRENDER CHARGE:	\$25.00 FOR EACH PARTIAL SURRENDER
LOAN INTEREST RATE:	8.0%
ANNUAL EXPENSE CHARGE PREMIUM:	
PERCENTAGE EXPENSE CHARGE:	POLICY YEARS 1 THROUGH 10: 13.0% OF PREMIUM PAID UP TO THE ANNUAL EXPENSE CHARGE PREMIUM POLICY YEARS 11 AND AFTER: 13.0% OF PREMIUM PAID UP TO THE ANNUAL EXPENSE CHARGE PREMIUM
DEATH BENEFIT DISCOUNT FACTOR:	1.0
PERCENTAGE OF INITIAL SURRENDER CHARGE:	

RIDER GUARANTEED MAXIMUMS

Annual Convalescent Care Benefit Premium:

¹ **Increasing the Face Amount.** For any underwritten increase in the Face Amount we will require a supplemental application and evidence of insurability satisfactory to Us for any increase in the Face Amount. An increase will be effective on the Monthly Deduction Day on or next following the date the application for increase is approved by Us, or on the date specified on an endorsement.

¹ **Decreasing the Face Amount.** A decrease in the Face Amount will become effective on the Monthly Deduction Day following Our receipt of the request. Any such decrease will be applied in the following order:

1. Against the Face Amount provided by the most recent increase;
2. Against the next most recent increases successively;
3. Against the Face Amount provided under the original application.

For any decrease:

1. The Death Benefit Amount remaining must be as great as the Minimum Death Benefit; and
2. The Face Amount must be at least \$5,000 or the Face Amount purchased by \$3.00 weekly, if greater.
3. The decrease is limited to the amount that would be in compliance with the definition of life insurance, and not a modified endowment contract (MEC), as defined in the Internal Revenue Code Section 7702 and 7702A.

Any decrease in the Face Amount will be subject to a pro rata Surrender Charge.

² **Death Benefit Amount.** Under the Death Benefit Option A, if death occurs prior to the anniversary date on or after the Insured's 70 birth date, the Death Benefit Amount is the greater of: the Face Amount on the date of death; or the Minimum Death Benefit.

If death occurs on or after the anniversary date following the Insured's 70 birth date, the Death Benefit Amount is the greater of: 1/3 of the Face Amount on the date of death; or the Minimum Death Benefit.

VULXXSB70031

DEFINITIONS

Age means the Insured's age, on their last birthday, on the Policy Date. The Age is shown on the Schedule.

Annual Expense Charge Premium means the amount which is the basis for determining expense charges. It is shown on the Schedule.

Attained Age means the Insured's age, on their last birthday, as of the Policy anniversary date.

Beneficiary means the person (or entity) named in the application, or later changed by You, who will receive the Death Benefit Proceeds upon the death of the Insured.

Face Amount means the Initial Face Amount shown on the Schedule, plus any Increases, less any Decreases.

Indebtedness means the amount of the loan(s) outstanding on any date plus interest accrued to that date.

Initial Planned Premium means the amount You selected to pay. This amount is shown on the Schedule.

Insured means the person whose life is insured under this Policy on whose behalf an application is accepted and who on the date of application is:

- You;
- Your lawful spouse;
- Your natural child, grandchild, stepchild, legally adopted child or child under legal guardianship under age 19; or
- Your natural child, grandchild, stepchild, legally adopted child age 19 through 23 if the child is:
 - A full-time student at an accredited educational institution; and
 - Dependent upon You for support and maintenance.

Adopted child includes a child You will be adopting pursuant to an interim court of adoption.

Insured does not include:

- A foster child; or
- An unborn child; or
- Anyone who lives outside the United States.

The Insured is shown on the Schedule.

Minimum Guaranteed Interest Rate means the rate of interest used to determine the guaranteed policy cash values.

Maturity Date means the Policy anniversary on which the Insured attains age 100. It is shown on the Schedule. If the Insured is living and this Policy is in force on that date, the Cash Value will be payable and the Policy will terminate.

Monthly Deduction Day means the same day each month as the Policy Date.

Policy Date means the date of issue of this Policy. It is also the date from which Policy anniversaries, Policy years and Policy months are measured. It is shown on the Schedule.

Policy Transaction Day means Monthly Deduction Day or the first of every calendar month, or the date of any premium payment, loan, loan repayment, partial surrender or surrender.

You and Your mean the Owner of this Policy. The Owner is as shown in the application unless later changed as provided in this Policy. The Owner may be someone other than the Insured. In the application, the words "You" and "Your" refer to the proposed insured person(s).

We, Us, and Our mean Trustmark Insurance Company.

VULXXNYDF70200

DEATH BENEFIT

Death Benefit Proceeds

If the Insured dies prior to the Maturity Date and while this Policy is in force and proof of death has been provided to Us, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds are the Death Benefit Amount less any outstanding Indebtedness.

Interest upon Death Benefit Proceeds will be paid from the date the Insured dies to the date the Death Benefit Proceeds are paid to the Beneficiary at the rate of interest paid by Us on proceeds left on deposit.

Minimum Death Benefit

The Minimum Death Benefit is determined each month as a factor times the Accumulated Value. The factor varies by the Attained Age of the Insured. The factor is shown on the Minimum Death Benefit Table.

VULNYDB70000

POLICY CHANGES

Changing the Terms of Your Policy

You may request Policy changes at any time. The types of changes allowed are explained on Your Schedule. We will amend Your Policy to show the effective date of any changes by issuing an endorsement.

Any change in Your Policy must be approved by one of Our officers. No agent has the authority to make any changes or waive any of the terms of Your Policy. Requests for Policy changes will not be deemed to be accepted until processed by Us.

VULNYCC70000

PREMIUMS AND GRACE PERIOD

Payment of Premiums

Your first premium is due as of the Policy Date. While the Insured is living, premiums after the first must be paid to Us. Premiums are payable monthly, or at any other frequency We may arrange with Your employer. The payment mode is subject to Our minimum premium requirements as of the Policy Date. A premium receipt will be furnished upon request.

All premiums are payable in advance. Premium payments are flexible. This means You may choose the amount and frequency of payments.

The actual amount and frequency of premium payments will affect the Cash Value and the amount and duration of insurance.

Premium payable for the Policy and accompanying Riders, will be waived, and coverage of Your Policy is guaranteed to remain in force for the 12 months immediately following the date the Accelerated Death Benefit is paid or until the Insured's death, whichever occurs first.

If You accelerate a portion of Your Available Death Benefit under the Accelerated Death Benefit Rider and You survive beyond 12 months, a proportionately reduced premium to be paid in cash will be due in accordance with the applicable provisions of this Policy.

Unscheduled Premiums

You may pay premiums at any time before the Maturity Date. We may limit the number and amount of unscheduled premiums if any unscheduled premiums exceed the premium limitations of Internal Revenue Code Section (IRC) 7702A. We will notify You within 60 days of receipt of any unscheduled premiums if any such unscheduled premiums exceed such IRC limitations.

Grace Period

This Policy will enter the Grace Period if the Cash Value is insufficient to pay the Monthly Deduction. Once entered, this Policy will remain in force for the 62-day Grace Period. The Grace Period allows You to pay all past due Monthly Deductions and loan interest charges. There is no Grace Period for the initial Monthly Deduction.

If the required premium is not paid by the end of the Grace Period, this Policy will terminate without value. However, We will give You at least 30 days notice, prior to termination, that Your Policy is in the Grace Period. We will advise You of the amount of premium required to keep Your Policy in force and the date payment is due. Such 30 days prior notice will be sent to You at Your last known address and to any assignee of record.

Payments should be sent to: , Lake Forest, IL 60045-7937. If death occurs during the Grace Period, Monthly Deductions through the Policy month in which death occurred will be deducted from the Death Benefit Proceeds.

If a surrender request is received within 32 days after the Grace Period commences, the Cash Value payable will not be less than the Cash Value on the Monthly Deduction Day the Grace Period started. The Monthly Deduction for the Policy month following such Monthly Deduction Day will not be subtracted in the calculation of such Cash Value.

Continuation of Coverage

This Policy will continue in force until the Cash Value on any Monthly Deduction Day (before subtracting the Monthly Deduction) is less than the Monthly Deduction due. At that time, this Policy will continue to provide coverage according to the Grace Period provision. However, this Policy will not continue past the Maturity Date.

Initial Guarantee Premium

This Policy will not terminate before the Initial Guarantee Premium Expiry Date if on each Monthly Deduction Day before the Initial Guarantee Premium Expiry Date, the sum of premiums paid equals or exceeds:

- The sum of the Monthly Initial Guarantee Premiums for each month from the date they began, including the current month, plus
- Any Partial Surrenders and any increase in the loan amount since the start of the period for which the Initial Guarantee Premium is required.

The Monthly Initial Guarantee Premium and Initial Guarantee Premium Expiry Date are shown on the Schedule. We will verify monthly if the Initial Guarantee Premium requirements have been met, and notify You if any action is required to maintain the Initial Guarantee Premium. The Initial Guarantee Premium may terminate even though the Policy remains in force.

The Monthly Initial Guarantee Premium will be adjusted if any of the following occur:

- A supplemental benefit is added, terminated, increased, or decreased; or
- The Face Amount is increased; or
- The Policy is reinstated.

The adjusted Monthly Initial Guarantee Premium will be required on the effective date of the change. The adjusted Monthly Initial Guarantee Premium will be shown on an endorsement to the Policy.

Reinstatement

A Policy which terminates in accordance with the Grace Period provision may be reinstated if it has not been surrendered for its Cash Value. To reinstate means to put back in force on a premium paying basis. We will reinstate this Policy if We receive:

- Your written request within 5 years after the end of the Grace Period and before the Maturity Date; and
- Evidence of good health and insurability of the Insured satisfactory to Us; and
- Payment of enough premium to cover the next two Monthly Deductions; and
- Payment or reinstatement of any loan.

The reinstated Policy will be in force from the Monthly Deduction Day on or following the date We approve the application to reinstate.

The period of time during which this Policy was lapsed will be ignored. No premium will be due for this period. This period will not be included for purposes of determining Policy years. The length of any remaining period during which a

Surrender Charge will apply, and the amount of any such Surrender Charge, will be the same on the date of reinstatement as on the date of lapse.

The Accumulated Value at the time of the reinstatement will be:

- The Surrender Charge at the time of lapse; plus
- Any reinstatement premium received; plus
- Interest Earned; less
- The Percentage Expense Charge; plus
- Any loan repaid or reinstated; less
- The Monthly Deduction for one month.

Any and all attached riders are reinstated in accordance with rider provisions.

VULNYPP70000

POLICY VALUES

Accumulated Value

On the Policy Date, the Accumulated Value will be determined as follows:

- All premiums received prior to and including the Policy Date;
- Plus Interest Earned;
- Less Percentage Expense Charges prior to and including the Policy Date;
- Less Monthly Deduction for the following Policy month.

On each Policy Transaction Day after the Policy Date, the Accumulated Value will be determined as follows:

- Accumulated Value as of the last Policy Transaction Day;
- Plus Interest Earned;
- Plus all premiums received since the last Policy Transaction Day;
- Less Percentage Expense Charges since the last Policy Transaction Day;
- Less Any Partial Surrenders paid since the last Policy Transaction Day.

On each Monthly Deduction Day, the Monthly Deduction for the following Policy month will be deducted from the Accumulated Value.

All calculations will be done at the end of the day on the Policy Transaction Day.

The Accumulated Value on any Policy anniversary will be at least equal to what it would have been if the interest rate credited had always been the Minimum Guaranteed Interest Rate as shown on the Schedule and the Guaranteed Monthly Cost of Insurance Rates, Guaranteed Maximum Monthly Administrative Fee, Guaranteed Maximum Percentage Expense Charge and Monthly Rider Deductions, if any, had always been in effect.

During any period when the Accumulated Value is negative and the Policy remains in force under the Initial Guarantee Premium provision, Monthly Deductions and Percentage Expense Charge will continue, and Interest Earned will not be credited to the Accumulated Value. An additional lump sum premium payment may be required to keep this Policy in force upon the Initial Guarantee Premium Expiry Date because current Costs of Insurance and interest rates are not guaranteed. Premium payments will be applied as received. Any negative Accumulated Value will not affect the Death Benefit or the calculation of the Monthly Deduction.

Cash Value

The Cash Value of this Policy will be equal to:

- Accumulated Value;
- less Any Surrender Charge;
- less Any Indebtedness.

A detailed statement of the method of computation of the Cash Values and paid-up non-forfeiture benefits shown in the Policy has been filed with the insurance supervisory official of the state in which this Policy is delivered. Such values are not less than the minimum required by any statute of the state in which this Policy is delivered.

Interest Earned

On each Policy Transaction Day, the Interest Earned will be determined as the daily interest rate times the number of days since the most recent prior Policy Transaction Day times the Accumulated Value as of the most recent prior Policy Transaction Day. Interest Earned will be nonforfeitable after crediting except due to Monthly Deductions, Surrender Charges or Partial Surrender Charges.

Interest credited on Indebtedness will not exceed the Loan Interest Rate shown on the Schedule. Interest will be credited on loaned account value at a rate at least as great as the Loan Interest Rate less 2%.

Interest will be paid on the Cash Value of surrendered Policy and funds that will be disbursed as a Policy loan, at the rate of interest paid by Us on proceeds left on deposit. Such interest payment will be added and be a part of the sum total paid to You if We do not deliver the Cash Value or loan amount within 10 working days. Interest will be calculated from the date We receive the documentation necessary to complete the transaction. Interest will not accrue or be payable if the amount of such interest is less than \$25 or if the amount to be disbursed as a Policy loan in which under the terms of this Policy We can delay loaning You the money for up to 6 months.

Full Surrender

You may return Your Policy to Us and request the Cash Value. The Cash Value will be calculated as of the Monthly Deduction Day on or next following the date We receive Your request.

You may make a request for surrender at any time during the Insured's lifetime before the Maturity Date. Your Policy will terminate on the Monthly Deduction Day on or next following the date We receive the request for full surrender.

If the Insured dies after the request for Full Surrender but prior to the date payment of the Cash Value was made, the Death Benefit will be payable and the request for Full Surrender will be canceled. If the Cash Value has already been paid, this amount will be subtracted from the Death Benefit payable.

Once each Policy year, You may apply a portion of Your Cash Value less any outstanding Indebtedness, necessary to provide an amount of guaranteed paid up insurance. Upon election of this option, such insurance will continue under this Policy and any excess of the Cash Value over the amount necessary to provide such insurance will be paid to You in cash.

Upon election of this guaranteed paid up insurance option, the following will be in effect as of the first day of the month following Your election:

- Face Amount will be the guaranteed paid up insurance purchased under this election and is calculated based on the 2001 Commissioners Standard Ordinary Ultimate Mortality table for Your rating class and 4% interest, and will not exceed the Death Benefit Amount minus the Cash Value;
- Death Benefit Option will be Option A;
- Accumulated Value will be calculated based on the 2001 Commissioners Standard Ordinary Ultimate Mortality table for Your rating class; and
- 3.0 % interest.

Upon election of this guaranteed paid up insurance option, the following will be terminated as of the first day of the month following Your election:

- Attached riders, other than the Convalescent Care Benefit Rider and Accelerated Death Benefit Rider, if shown on Your Schedule as of the Policy Date or if shown on an endorsement after the Policy Date, and rights to add additional riders;
- Rights to increase or decrease the Face Amount;
- The right to pay premium and any requirement to pay additional premium;
- All Annual Expense Charges and monthly administrative fees;
- Any outstanding Indebtedness must be repaid upon election of this option; and
- Any rights to further Policy loans or Partial Surrenders.

Partial Surrender

At any time after the first Policy year, you may withdraw a portion of the Cash Value.

A Partial Surrender will result in a reduction, equal to the withdrawal amount, to each of the following:

- Accumulated Value;
- Face Amount; and
- Death Benefit Amount.

The Partial Surrender amount is subject to the following:

- Only two Partial Surrenders will be allowed during each Policy year;
- Your request must be made prior to the Maturity Date during the Insured's lifetime;
- Each Partial Surrender must be at least ;
- The Partial Surrender may not reduce the Cash Value below a sum equal to two Monthly Deductions; and
- The reduced amounts will never be less than zero.

A Partial Surrender Charge, as shown on the Schedule, will be deducted from your Accumulated Value each time a Partial Surrender is made.

Payment of Cash Value Benefit

We can delay payment of Cash Values for up to six months. However, We cannot delay payment of a Partial Surrender if the amount is to be used to pay a premium to Us.

Monthly Deduction

The Monthly Deduction is equal to the sum of:

- The Net Amount at Risk multiplied by the Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk divided by 1,000;
- plus Any Monthly Rider Deductions;
- plus The Monthly Administrative Fee shown on the Schedule.

Net Amount at Risk is the net amount of insurance protection provided on a monthly basis.

The Net Amount at Risk is the greater of:

- The Death Benefit Amount divided by Death Benefit Discount Factor, less the Accumulated Value; or
- The Minimum Death Benefit divided by Death Benefit Discount Factor, less the Accumulated Value.

Monthly Cost of Insurance Rates

At the beginning of each Policy year, the Monthly Cost of Insurance Rate is determined based on the Insured's Attained Age, Rate Class, and Policy year. For the Initial Face Amount, We will use the Rate Class on the Policy Date. For each increase, We will use the Rate Class applicable to the increase.

Such rates will never be changed to recover losses previously incurred nor to distribute gains previously realized by Us. Any change in the Monthly Cost of Insurance Rates will apply to all persons of the same age and classification whose Policies have been in force for the same length of time.

Surrender Charge

Surrender Charges for the Initial Face Amount will apply as shown on the Schedule. The Surrender Charge in each Policy year is the lesser of:

- The Accumulated Value; or
- The Initial Surrender Charge multiplied by the Percentage of Initial Surrender Charge applicable to the Policy year. The Initial Surrender Charge and Guaranteed Maximum Percentage of Initial Surrender Charge are shown on the Schedule.

Surrender Charges for any increases in Face Amount will apply as shown on the Schedule.

LOANS

Loan Value

At any time while this Policy is in force, You may borrow from Us an amount which is equal to or less than the loan value provided three full years' premium has been paid. The loan value will be the Cash Value less:

- Loan Interest on the amount to be borrowed to the Monthly Deduction Day following the next Monthly Deduction Day; and
- An amount equal to two Monthly Deductions.

Loan Interest

The Loan Interest Rate will not exceed the greater of the interest rate credited to the Accumulated Value plus one percent, or Moody's Corporate Bond Yield Averages – Monthly Average Corporates for the calendar month ending two months before the date on which the rate is determined. In the event that the Moody's Corporate Bond Yield Averages – Monthly Average Corporates is no longer published, a substantially similar average established by regulation will be substituted. This Policy shall not terminate in a Policy year as the sole result of a change in the Loan Interest Rate during that Policy year.

How You May Repay a Loan

You may repay part or all of a loan at any time, except that:

Repayment may be made only while this Policy is in force and prior to the death of the Insured.

At any time Your loan exceeds the Cash Value, this Policy will lapse. However, at least 31 days prior notice must be mailed by Us to Your last known address and to any assignee of record prior to lapse.

If a loan is outstanding, any payment amount received not designated by You as a loan repayment will be applied towards Your Accumulated Value.

We Can Delay Payment

We can delay loaning You money for up to six months. However, We cannot delay loaning You money if the amount is to be used to pay a premium to Us.

Obtaining a Loan

You may obtain a loan by written request and assignment of this Policy as sole security for the loan.

VULNYLP70000

OWNER AND BENEFICIARY

Owner

The Insured is the original Owner of this Policy unless someone else is shown as Owner in the application. Ownership may be changed in accordance with the provisions captioned **Change of Owner or Beneficiary**. During the Insured's lifetime, the Owner may exercise every right this Policy gives or We allow. If the Owner and the Insured are not the same person, and the Owner dies during the lifetime of the Insured, the Insured will become the Owner. The Insured must notify Us if the Owner dies. All changes are subject to the rights of any assignee of record, and to any endorsement on this Policy limiting such rights.

Beneficiary

The Beneficiary named in the application, or later changed by You, will receive the Death Benefit Proceeds upon the death of the Insured after approval of the claim. Unless You have stated otherwise, if any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interest. If no

Beneficiary survives the Insured, the Death Benefit Proceeds will be paid to You as Owner if You are then living; otherwise the Death Benefit Proceeds will be paid to the Insured's estate.

Change of Owner or Beneficiary

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured, unless the previous designation provides otherwise. To do so, send a written request to Us in a form acceptable to Us. The change will go into effect as of the date You signed the written request. The change will be subject to any payment made or action taken by Us.

Common Disaster

If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary died first. The Death Benefit Proceeds will be paid on this basis unless an endorsement to this Policy provides otherwise.

VULNYOBP70000

GENERAL PROVISIONS

Assignment

During the lifetime of the Insured You may assign this Policy as security for an obligation, however, if You have designated an irrevocable beneficiary, the consent of such Beneficiary is required to assign any rights. We will not be bound by an assignment unless it is received in writing in a form acceptable to Us. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability

We rely on the statements made by, or by the authority of, the applicant in the application for coverage described in this Policy and application for any reinstatements or increases in coverage. These statements are considered representations and not warranties. No material misrepresentation will be used to contest a claim unless:

- The coverage would not have been approved if We had known the truth; and
- We have given You or any other person claiming benefits a copy of the signed written instrument which contains the misrepresentation.

We will not contest payment of the Death Benefit Amount after this Policy has been in force during the Insured's lifetime for two years from the Policy Date. We will not contest payment of any Death Benefit Amount represented by an increase in the coverage after such increase had been in effect during the Insured's lifetime for two years. We will not contest payment of any Death Benefit Amount which was reinstated after this Policy has been in force during the Insured's lifetime for two years from the date of such reinstatement.

We can contest a reinstatement or an increase in coverage only on the basis of the information furnished in the application for such reinstatement or increase and only if such increase was applied for and subject to evidence of insurability.

Suicide Exclusion

If the Insured commits suicide within two years from the Policy Date, We will limit the Death Benefit Proceeds to the premiums paid less any loans and less any Partial Surrenders paid. If the Insured commits suicide within two years after the effective date of any applied for increase in the coverage, the Death Benefit Proceeds will be the costs of insurance associated with each increase.

Misstatement of Age and Corrections

If there is a misstatement of age in the application, the Death Benefit Amount will be that which would be purchased by the most recent mortality charge at the correct age. The Face Amount of the Policy is adjusted to the amount that would have been purchased at the correct age and underwriting class.

Entire Contract

We have issued this Policy in consideration of the application and payment of premiums. This Policy, the application for it, any riders, endorsements, amendments and any application for an increase in coverage constitute the entire contract. Any application for reinstatement will become part of the contract of reinstatement and of this Policy. The Policy may be changed by mutual agreement and by written application or by a written notice of exercise of one or more options provided in this Policy. Such application or notice shall become part of the entire contract between the parties, provided such application or notice has been accepted by Us and, in each case, a copy has been returned by mail or delivered to You at Your last post office address known to Us. Our agents have no authority to alter or modify any terms, conditions, or agreements of this Policy, or to waive any of its provisions.

Annual Report

Each year a report will be sent to You which shows the current Policy values, premiums paid, and deductions made since the last report and any outstanding Policy loans.

Projection of Benefits and Values

You may make a written request to Us for a projection of illustrative future Cash Values and death benefits. One projection in each Policy year will be furnished without charge upon request. We may charge a nominal fee, not to exceed \$40.00 for each projection report furnished in excess of one per year.

Annual Meeting

Trustmark Insurance Company is a subsidiary company under the Trustmark Mutual Holding Company. Therefore, You are a member of the Trustmark Mutual Holding Company, which holds its annual meeting for the election of directors and the transaction of other business for Trustmark Mutual Holding Company each year or a date set by the Board of Directors.

Members will be notified of the date of the annual meeting.

Each member is entitled to vote at such elections and to participate in such meeting.

VULNYGP70000

Payment Provision

The Death Benefit Proceeds or Cash Value at surrender or maturity will be paid in one lump sum.

VULXXTSO70000

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

NOTICE OF JUVENILE COVERAGE LIMITATIONS

This Policy provides coverage on the life of Your minor dependent child under the age of 14 years and 6 months. Coverage of such minor child is subject to the following monetary limitations:

1. For a dependent child under the age of 14 years and 6 months but over the age of 4 years and 6 months, the amount of coverage under this Policy, together with the amount of life insurance coverage under any other inforce policy or policies with Us or other insurer(s) should not exceed the greater of \$50,000 or 50% of the amount of Your inforce life insurance coverage as of the date of issue of this Policy.
2. For a dependent child under the age of 4 years and 6 months, the amount of coverage under this Policy, together with the amount of life insurance coverage under any other inforce policy or policies with Us or other insurer(s) should not exceed the greater of \$50,000 or 25% of the amount of Your inforce life insurance coverage as of the date of issue of this Policy.

After the date this Policy has been issued, any reduction of the amount of Your inforce life insurance coverage will not affect the above-limitations.

Any amount that is in excess will not be valid, or payable as a claim, so long as and to the extent that it continues to be in excess. However, on or after the date upon which the minor attains the age of 14 years and 6 months, any excess amount will no longer be considered excess.

This notice will be attached and made part of the Policy.

SAMPLE

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Trustmark Insurance Company
LIFE INSURANCE BUYER'S GUIDE

This guide can help you shop for life insurance. It discusses how to:

- Find a Policy That Meets Your Needs and Fits Your Budget
- Decide How Much Insurance You Need
- Make Informed Decisions When You Buy a Policy

Prepared by the National Association of Insurance Commissioners

The National Association of Insurance Commissioners is an association of state Insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for the benefit of all consumers.

This guide does not endorse any company or policy.

IMPORTANT THINGS TO CONSIDER

1. Review your own insurance needs and circumstances. Choose the kind of policy that has benefits that most closely fit your needs. Ask an agent or company to help you.
2. Be sure you can handle premium payments. Can you afford the initial premium? If the premium increases later and you still need insurance, can you still afford it?
3. Don't sign an insurance application until you review it carefully to be sure all the answers are complete and accurate.
4. Don't buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of the policy.
5. Don't drop one policy and buy another without a thorough study of the new policy and the one you have now. Replacing your insurance **may be costly**.
6. Read your policy carefully. Ask your agent or company about anything that is not clear to you.
7. Review your life insurance program with your agent or company every few years to keep up with changes in your income and your needs.

Buying Life Insurance

When you buy life insurance, you want coverage that fits your needs.

First, decide how much you need - and for how long - and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for your future.

Next, learn what kinds of policies will meet your needs and pick the one that best suits you. Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both.

It makes good sense to ask a life insurance agent or company to help you. An agent can help you review your insurance needs and give you information about the available policies. If one kind of policy doesn't seem to fit your needs, ask about others. This guide provides only basic information. You can get more facts from a life insurance agent or company or from your public library.

What About the Policy You Have Now?

If you are thinking about dropping a life insurance policy, here are some things you should consider:

- If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.
- It may be costly to replace a policy. Much of what you paid in the early years of the policy you have now, paid for the company's cost of selling and issuing the policy. You may pay this type of cost again if you buy a new policy.
- Ask your tax advisor if dropping your policy could affect your income taxes.
- If you are older or your health has changed, premiums for the new policy will often be higher. You will not be able to buy a new policy if you are not insurable.

- You may have valuable rights and benefits in the policy you now have that are not in the new one.
- If the policy you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the coverage or benefits you now want.
- At least in the beginning, a policy may pay no benefits for some causes of death covered in the policy you have now.

In all cases, if you are thinking of buying a new policy, check with the agent or company that issued you the one you have now. When you bought your old policy, you may have seen an illustration of the benefits of your policy. Before replacing your policy, ask your agent or company for an updated illustration. Check to see how the policy has performed and what you might expect in the future, based on the amounts the company is paying now.

How Much Do You Need?

Here are some questions to ask yourself:

- How much of the family income do I provide? If I were to die early, how would my survivors, especially my children, get by? Does anyone else depend on me financially, such as a parent, grandparent, brother or sister?
- Do I have children for whom I'd like to set aside money to finish their education in the event of my death?
- How will my family pay final expenses and repay debts after my death?
- Do I have family members or organizations to whom I would like to leave money?
- Will there be estate taxes to pay after my death?
- How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate and personal property. Which assets would your family sell or cash in to pay expenses after your death?

What Is the Right Kind of Life Insurance?

All policies are not the same. Some give coverage for your lifetime and others cover you for a specific number of years. Some build up cash values and others do not. Some policies combine different kinds of insurance, and others let you change from one kind of insurance to another. Some policies may offer other benefits while you are still living. Your choice should be based on your needs and what you can afford.

There are two basic types of life insurance: term insurance and cash value insurance. Term insurance generally has lower premiums in the early years, but does not build up cash values that you can use in the future. You may combine cash value life insurance with term insurance for the period of your greatest need for life insurance to replace income.

Term insurance covers you for a term of one or more years. It pays a death benefit only if you die in that term. Term insurance generally offers the largest insurance protection for your premium dollar. It generally does not build up cash value.

You can renew most term insurance policies for one or more terms even if your health has changed. Each time you renew the policy for a new term, premiums may be higher. Ask what the premiums will be if you continue to renew the policy. Also ask if you will lose the right to renew the policy at some age. For a higher premium, some companies will give you the right to keep the policy in force for a guaranteed period at the same price each year. At the end of that time you may need to pass a physical examination to continue coverage, and premiums may increase.

You may be able to trade many term insurance policies for a cash value policy during a conversion period – even if you are not in good health. Premiums for the new policy will be higher than you have been paying for the term insurance.

Cash Value Life Insurance is a type of insurance where premiums charged are higher at the beginning than they would be for the same amount of term insurance. The part of the premium that is not used for the cost of insurance is invested by the company and builds up cash value that may be used in a variety of ways. You may borrow against a policy's cash value by taking a policy loan. If you don't pay back the loan and the interest on it, the amount you owe will be subtracted from the benefits when you die, or from the cash value if you stop paying premiums and take out the remaining cash value. You can also use your cash value to keep insurance protection for a limited time or to buy a reduced amount

without having to pay more premiums. You also can use the cash value to increase your income in retirement or to help pay for needs such as a child's tuition without canceling the policy.

However, to build up this cash value, you must pay higher premiums in the earlier years of the policy. Cash value life insurance may be one of several types; whole life, universal life and variable life are all types of cash value insurance.

Whole Life Insurance covers you for as long as you live if your premiums are paid. You generally pay the same amount in premiums for as long as you live. When you first take out the policy, premiums can be several times higher than you would pay initially for the same amount of term insurance. But they are smaller than the premiums you would eventually pay if you were to keep renewing a term policy until your later years.

Some whole life policies let you pay premiums for a shorter period such as 20 years, or until age 65. Premiums for these policies are higher since the premium payments are made during a shorter period.

Universal Life Insurance is a kind of flexible policy that lets you vary your premium payments. You can also adjust the face amount of your coverage. Increases may require proof that you qualify for the new death benefit. The premiums you pay (less expense charges) go into a policy account that earns interest. Charges are deducted from the account. If your yearly premium payment plus the interest your account earns is less than the charges, your account value will become lower. If it keeps dropping, eventually your coverage will end. To prevent that, you may need to start making premium payments, or increase your premium payments, or lower your death benefits. Even if there is enough in your account to pay the premiums, continuing to pay premiums yourself means that you build up more cash value.

Variable Life Insurance is a kind of insurance where the death benefits and cash values depend on the investment performance of one or more separate accounts, which may be invested in mutual funds or other investments allowed under the policy. Be sure to get the prospectus from the company when buying this kind of policy and STUDY IT CAREFULLY. You will have higher death benefits and cash value if the underlying investments do well. Your benefits and cash value will be lower or may disappear if the investments you chose didn't do as well as you expected. You may pay an extra premium for a guaranteed death benefit.

Life Insurance Illustrations

You may be thinking of buying a policy where cash values, death benefits, dividends or premiums may vary based on events or situations the company does not guarantee (such as interest rates). If so, you may get an illustration from the agent or company that helps explain how the policy works. The illustration will show how the benefits that are not guaranteed will change as interest rates and other factors change. The illustration will show you what the company guarantees. It will also show you what could happen in the future. Remember that nobody knows what will happen in the future. You should be ready to adjust your financial plans if the cash value doesn't increase as quickly as shown in the illustration. You will be asked to sign a statement that says you understand that some of the numbers in the illustration are not guaranteed.

Finding a Good Value in Life Insurance

After you have decided which kind of life insurance is best for you, compare similar policies from different companies to find which one is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- Do premiums or benefits vary from year to year?
- How much do the benefits build up in the policy?
- What part of the premiums or benefits is not guaranteed?
- What is the effect of interest on money paid and received at different times on the policy?

Remember that no one company offers the lowest cost at all ages for all kinds and amounts of insurance. You should also consider other factors:

- How quickly does the cash value grow? Some policies have low cash values in the early years that build quickly later on. Other policies have a more level cash value build-up. A year-by-year display of values and benefits can be very helpful. (The agent or company will give you a policy summary or an illustration that will show benefits and premiums for selected years.)
- Are there special policy features that particularly suit your needs?
- How are nonguaranteed values calculated? For example, interest rates are important in determining policy returns. In some companies increases reflect the average interest earnings on all of that company's policies regardless of when issued. In others, the return for policies issued in a recent year, or group of years, reflects the interest earnings on that group of policies; in this case, amounts paid are likely to change more rapidly when interest rates change.

Reprinted by

**Trustmark Insurance Company
Lake Forest,
PO BOX 7937
Lake Forest IL 60045-7937**

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Addendum to Life Insurance Buyer's Guide

After you have decided which kind of life insurance fits your needs, look for a good buy. Your chances of finding a good buy are better if you use two types of index numbers that have been developed to aid in shopping for life insurance. One is called the "Surrender Cost Index" and the other is the "Net Payment Cost Index." It will be worth your time to try to understand how these indexes are used, but in any event, use them only for comparing the relative costs of similar policies. LOOK FOR POLICIES WITH LOW COST INDEX NUMBERS.

What is Cost?

"Cost" is the difference between what you pay and what you get back. If you pay a premium for life insurance and get nothing back, your cost for the death protection is the premium. If you pay a premium and get something back later on, such as a cash value, your cost is smaller than the premium.

The cost of some policies can also be reduced by dividends; these are called "participating" policies. Companies may tell you what their current dividends are, but the size of future dividends is unknown today and cannot be guaranteed. Dividends actually paid are set each year by the company.

Some policies do not pay dividends. These are called "guaranteed cost" or "nonparticipating" policies. Every feature of a guaranteed cost policy is fixed so that you know in advance what your future cost will be.

The premiums and cash values of a participating policy are guaranteed, but the dividends are not. Premiums for participating policies are typically higher than for guaranteed cost policies, but the cost to you may be higher or lower, depending on the dividends actually paid. What are Cost Indexes?

In order to compare the cost of policies, you need to look at:

1. Premiums
2. Cash Values
3. Dividends

Cost Indexes use one or more of these factors to give you a convenient way to compare relative costs of similar policies. When you compare costs, an adjustment must be made to take into account that money is paid and received at different times. It is not enough to just add up the premiums you will pay and to subtract the cash values and dividends you expect to get back.

These indexes take care of the arithmetic for you. Instead of having to add, subtract and multiply and divide many numbers yourself, you just compare the index numbers which you can get from life insurance agents and companies.

1. *Life Insurance Surrender Cost Index.* This index is useful if you consider the level of the cash values to be of primary importance to you. It helps you compare costs if at some future point in time, such as 10 or 20 years, you were to surrender the policy and take its cash value.
2. *Life Insurance Net Payment Cost Index.* This index is useful if your main concern is the benefits that are to be paid at your death and if the level of cash values is of secondary importance to you. It helps you compare costs at some future point in time, such as 10 or 20 years, if you continue paying premiums on your policy and do not take its cash value.

There is another number called the Equivalent Level Annual Dividend. It shows the part dividends play in determining the cost index of a participating policy. Adding a policy's Equivalent Level Annual Dividend to its cost index allows you to compare total costs of similar policies before deducting dividends. However, if you make any cost comparisons of a participating policy with a non-participating policy, remember that the total cost of the participating policy will be reduced by dividends, but the cost of the non-participating policy will not change.

How Do I Use Cost Indexes?

The most important thing to remember when using cost indexes is that a policy with a small index number is generally a better buy than a comparable policy with a larger index number. The following rules are also important:

- (1) Cost comparisons should only be made between similar plans of life insurance. Similar plans are those which provide essentially the same basic benefits and require premium payments for approximately the same period of time. The closer policies are to being identical, the more reliable the cost comparison will be.
- (2) Compare index numbers only for the kind of policy, for your age and for the amount you intend to buy. Since no one company offers the lowest cost for all types of insurance at all ages and for all amounts of insurance, it is important that you get the indexes for the actual policy, age and amount which you intend to buy. Just because a Shopper's Guide tells you that one company's policy is a good buy for a particular age and amount, you should not assume that all of that company's policies are equally good buys.
- (3) Small differences in index numbers could be offset by other policy features, or differences in the quality of service you may expect from the company or its agent. Therefore, when you find small differences in cost indexes, your choice should be based on something other than cost.
- (4) In any event, you will need other information on which to base your purchase decision. Be sure you can afford the premiums, and that you understand its cash values, dividends and death benefits. You should also make a judgment on how well the life insurance company or agent will provide service in the future, to you as a policyholder.
- (5) These life insurance cost indexes apply to new policies and should not be used to determine whether you should drop a policy you have already owned for a while, in favor of a new one. If such a replacement is suggested, you should ask for information from the company which issued the old policy before you take action.

SAMPLE

LIFE INSURANCE ILLUSTRATION
TRUSTMARK INSURANCE COMPANY
TRUSTMARK UNIVERSAL LIFE
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE (FORM NO XXXX)

PREPARED FOR: JOHN DAVIS
AGE: 30 MALE STANDARD

POLICY NUMBER: TULE_NY

END OF YEAR PROJECTED VALUES - NUMERIC SUMMARY

Guaranteed Cost of Insurance and Interest at 3.0 %	Current Cost of Insurance and Current Interest at 3.0 %	Average of Guaranteed and Current Cost of Insurance and Interest at 3.0 %
--	---	---

The last year of death benefit under guaranteed assumptions will be policy year 39, under current assumptions will be policy year 70, and under average assumptions will be policy year 49.

Current benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the company. Actual results may be more or less favorable. The level annual premium that would continue this contract to maturity based on Guaranteed Cost of Insurance and Guaranteed Interest is .

AN EXPLANATION OF THE USE OF THESE INDEXES IS PROVIDED IN THE BUYER'S GUIDE.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Owner/Applicant Signature

Date

Presented by: Trustmark Insurance Company
400 Field Drive
Lake Forest, IL 60045-2581
(800) 918-8877

Any questions regarding this coverage should be directed to this address and phone number.

* TULE_NY *

08-05-2014

SAMPLE

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LIFE INSURANCE ILLUSTRATION
TRUSTMARK INSURANCE COMPANY
TRUSTMARK UNIVERSAL LIFE
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE (FORM NO XXXX)

PREPARED FOR: JOHN DAVIS

NARRATIVE SUMMARY

TRUSTMARK UNIVERSAL LIFE is a flexible premium adjustable life insurance Policy. This Policy offers flexible premiums, flexible cash values and flexible death benefits. Premiums and death benefits are payable to age 100.

RIDERS INCLUDED

None

DEFINITIONS OF IMPORTANT TERMS AND COLUMN HEADINGS

CLIENT'S CLASS: This illustration assumes the insured is classified as MALE .

AGE: The covered individual's age as of the last birthday at the issue date of the benefit or rider.

YR: The Policy year or duration since issue of the Policy.

PREMIUM OUTLAY: The total premium assumed to be paid each Policy year. There is no fixed premium requirement. The following premiums are based on the illustrated coverage amount at issue; later changes to the Policy's benefits, whether illustrated or not, may alter the Policy's premium limits.

The Payment Mode for the Policy is WEEKLY (52)
This initial Modal Premium is

Premiums are assumed to be paid at the beginning of each month.

CASH VALUE: Equals the Accumulated Value less any Surrender Charge less any Indebtedness.

DEATH BENEFIT: If death occurs prior to the anniversary date on or after the Insured's 70th birth date, the Death Benefit Amount is the greater of the Face Amount on the date of death or the Minimum Death Benefit.

If death occurs on or after the anniversary date on or after the Insured's 70th birth date, the Death Benefit Amount is the greater of 1/3 of the Face Amount on the date of death or the Minimum Death Benefit.

GUARANTEED CHARGES AND INTEREST OF 3.0 %: The Accumulated Value on any Policy anniversary will be at least equal to what it would have been if the interest rate credited had always been 3.0 %; and the Guaranteed Monthly Cost of Insurance Rates, Guaranteed Maximum Monthly Administrative Fee, Guaranteed Percentage Expense Charge and Monthly Rider Deductions, if any, had always been in effect.

CURRENT NON-GUARANTEED CHARGES AND CURRENT INTEREST OF 3.0%

The Accumulated Value, Cash Value and Death Benefit in this section are not guaranteed. They assume that the current charges for life insurance coverage and the illustrated interest rates will apply for all years shown. This is not likely to occur. The assumptions on which these values are based are subject to change by the company. Actual results may be more or less favorable.

The Company currently charges less for life insurance coverage than the maximum amount per \$1,000 printed in the Policy.

GENERAL INFORMATION

NON-GUARANTEED VALUES

This illustration assumes that the current illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

LIFE INSURANCE ILLUSTRATION
TRUSTMARK INSURANCE COMPANY
TRUSTMARK UNIVERSAL LIFE
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE (FORM NO XXXX)

PREPARED FOR: JOHN DAVIS

NARRATIVE SUMMARY

POLICY LOANS

Policy loans are available under this policy. The current annual policy loan interest rate is 8.0 % and is charged in arrears. The loan interest rate is adjustable monthly, and will not exceed the greater of the Current Rate plus one percent, or Moody's Corporate Bond Yield Averages – Monthly Average Corporates for the calendar month ending two months before the issue date of this contract.

Cash Values, Accumulated Values, and Death Benefits are assumed to be paid out at the end of the year.

This illustration describes values and benefits if premiums are paid on the date, and in the amounts shown on the tabular detail, assuming indicated interest and insurance cost.

This illustration complies with the definition of life insurance in I.R.C. Sec. 7702. The tax status of the Policy, as it applies to the Policy owner, should be reviewed each year. This illustration is not to be relied on for tax advice. Your personal legal and tax advisors should always be consulted.

The information in this illustration is subject to the terms and requirements of the Policy.

THIS ILLUSTRATION WAS PREPARED FOR PRESENTATION IN NY

LIFE INSURANCE ILLUSTRATION
TRUSTMARK INSURANCE COMPANY
TRUSTMARK UNIVERSAL LIFE
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE (FORM NO XXXX)

PREPARED FOR: JOHN DAVIS
AGE: 30 MALE STANDARD

POLICY NUMBER: TULE_NY

END OF YEAR PROJECTED VALUES - NUMERIC SUMMARY

Guaranteed Cost of Insurance and Interest at 3.0 %	Current Cost of Insurance and Current Interest at 3.0 %	Average of Guaranteed and Current Cost of Insurance and Interest at 3.0 %
--	---	---

The last year of death benefit under guaranteed assumptions will be policy year 39, under current assumptions will be policy year 70, and under average assumptions will be policy year 49.

Current benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the company. Actual results may be more or less favorable. The level annual premium that would continue this contract to maturity based on Guaranteed Cost of Insurance and Guaranteed Interest is .

AN EXPLANATION OF THE USE OF THESE INDEXES IS PROVIDED IN THE BUYER'S GUIDE.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

RETAIN THIS COPY FOR YOUR RECORDS

Owner/Applicant Signature

Date

Presented by: Trustmark Insurance Company
400 Field Drive
Lake Forest, IL 60045-2581
(800) 918-8877

Any questions regarding this coverage should be directed to this address and phone number.

LIFE INSURANCE ILLUSTRATION
TRUSTMARK INSURANCE COMPANY
TRUSTMARK UNIVERSAL LIFE
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE (FORM NO XXXX)

PREPARED FOR: JOHN DAVIS
AGE: 30 MALE STANDARD

INITIAL SPECIFIED AMOUNT: \$29,744.00

END OF YEAR PROJECTED VALUES – TABULAR DETAIL

GUARANTEED
GUARANTEED CHARGES AND
INTEREST AT 3.0 %

NON-GUARANTEED
CURRENT CHARGES AND
CURRENT INTEREST AT 3.0 %

NON-GUARANTEED
AVERAGE CHARGES AND
CURRENT INTEREST AT 3.0 %

Based on annual planned premiums this policy will terminate under guaranteed assumptions in March 1, 2052, under current assumptions in December 31, 9999, under average assumptions in December 31, 9999.

Non-guaranteed benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the company. Actual results may be more or less favorable.

This is an illustration, not a contract, and is not complete without all pages.

SAMPLE

New Voluntary Coverage Survey

Thank you for choosing Trustmark to provide your voluntary benefits! We are always looking for ways to improve the level of service you deserve. We would greatly appreciate it if you completed this short survey and returned it to us in the enclosed prepaid envelope. Should you have any questions regarding the survey, please contact us at (800) 918-8877 or email CustomerCare@trustmarksolutions.com.

1. Is this the first time you were offered voluntary coverage? ☐ Yes ☐ No
2. Please select one or more reasons for your purchase.
- ☐ Estate planning
☐ Affordability
☐ Product design
☐ Ease of payroll deduction
☐ Re-enrollment
Other _____
3. How did you apply for your new policy?
- ☐ In-person enrollment
☐ Telephone
☐ Self-service kiosk
4. When did you receive your policy?
- ☐ 1 to 3 weeks after enrollment
☐ 4 to 6 weeks after enrollment
☐ 7 to 12 weeks after enrollment
5. Were you satisfied with the time it took to receive your policy? ☐ Yes ☐ No
6. How likely are you to recommend Trustmark to a friend, family member or colleague?
- NOT AT ALL LIKELY** ☐ 0 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 **VERY LIKELY**
7. If we need to get in touch with you, how would you prefer to receive future communications?
- ☐ Phone _____
☐ Email _____
☐ Mail _____
8. Did the overall customer experience meet your expectations? ☐ Yes ☐ No

Optional:

If you answered no, please provide us with your contact information if you would like to discuss your experience.

Name (please print): _____ Telephone: _____

Email: _____ Best time to call: _____

9. Additional comments/feedback:

BENEFICIARY DESIGNATION FORM**INSURED'S NAME**

JOHN DAVIS

POLICY NUMBER

TULE_NY

OWNER OF POLICY

JOHN DAVIS

Per New York State Insurance Regulation 200, the New York Department of Financial Services requires that life insurance carriers maintain the name, address, social security number and date of birth of the beneficiary and contingent beneficiary. Please complete the information below and return to our office. **Please note the primary beneficiary percentage must equal 100%. In addition, the contingent beneficiary, if designated, must equal 100%. If you need additional space, please use back or use another piece of paper or copy this form.**

BENEFICIARY (Last, First, MI)	Beneficiary Type	%	Relationship to Insured	Date of Birth
	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent			
Address			Social Security #	
			Phone Number	
Comments:				
BENEFICIARY (Last, First, MI)	Beneficiary Type	%	Relationship to Insured	Date of Birth
	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent			
Address			Social Security #	
			Phone Number	
Comments:				
BENEFICIARY (Last, First, MI)	Beneficiary Type	%	Relationship to Insured	Date of Birth
	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent			
Address			Social Security #	
			Phone Number	
Comments:				
BENEFICIARY (Last, First, MI)	Beneficiary Type	%	Relationship to Insured	Date of Birth
	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent			
Address			Social Security #	
			Phone Number	
Comments:				

SIGNATURE OF OWNER

DATE