

Employer's Application for Insurance Program

This is an agreement to establish an employee payroll deduction program between the undersigned employer ("you/your") and Trustmark Insurance Company and/or Trustmark Life Insurance Company of New York ("Trustmark"). You agree that the payroll deductions will consist of 100% employee funds. Each of your eligible employees is entitled to apply for the insurance coverage(s) you have selected which are issued by Trustmark on a payroll deduction basis. Employee eligibility and coverage specifications are outlined in the Underwriting Offer for this program.

You agree to provide Trustmark representatives with reasonable access to eligible employees on your business premises during regular working hours for the purposes of explaining the plan(s) and enrolling employees.

You agree to honor and administer on a timely basis the written payroll deduction request of each participant. All deductions will be remitted to Trustmark in accordance with a billing schedule to be determined. You will maintain adequate records to ensure that the deductions can be reconciled to the employee, and will notify Trustmark monthly of any change in employee status.

Employer: _____ Employer Tax ID No: _____

Address: _____

This agreement is to remain in effect for a minimum of 12 months from the effective date of coverage for your employees. After that, either you or Trustmark may terminate this program with 60 days prior written notice to the other party. Following termination, your obligation to collect and remit premium ceases, and payments must be made directly to Trustmark by any insured employees who elect to continue coverage.

Each eligible employee has the right at any time to either (1) elect not to participate in this plan; or (2) if participating, elect to cancel. In the event an insured employee ceases to be employed by you, (s)he has the right to continue insurance subject to the provisions of the policy(ies).

The insurance coverage(s) you have selected for the purpose of insuring your eligible employees may be provided under Group Policies issued to an insurance trust to which you hereby make application to participate (if applicable), and you agree subject to acceptance to become a participating employer in said trust (if applicable).

Accepted and Approved for Employer:

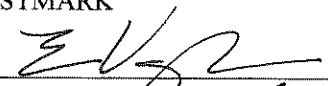
By: _____
(Printed name)

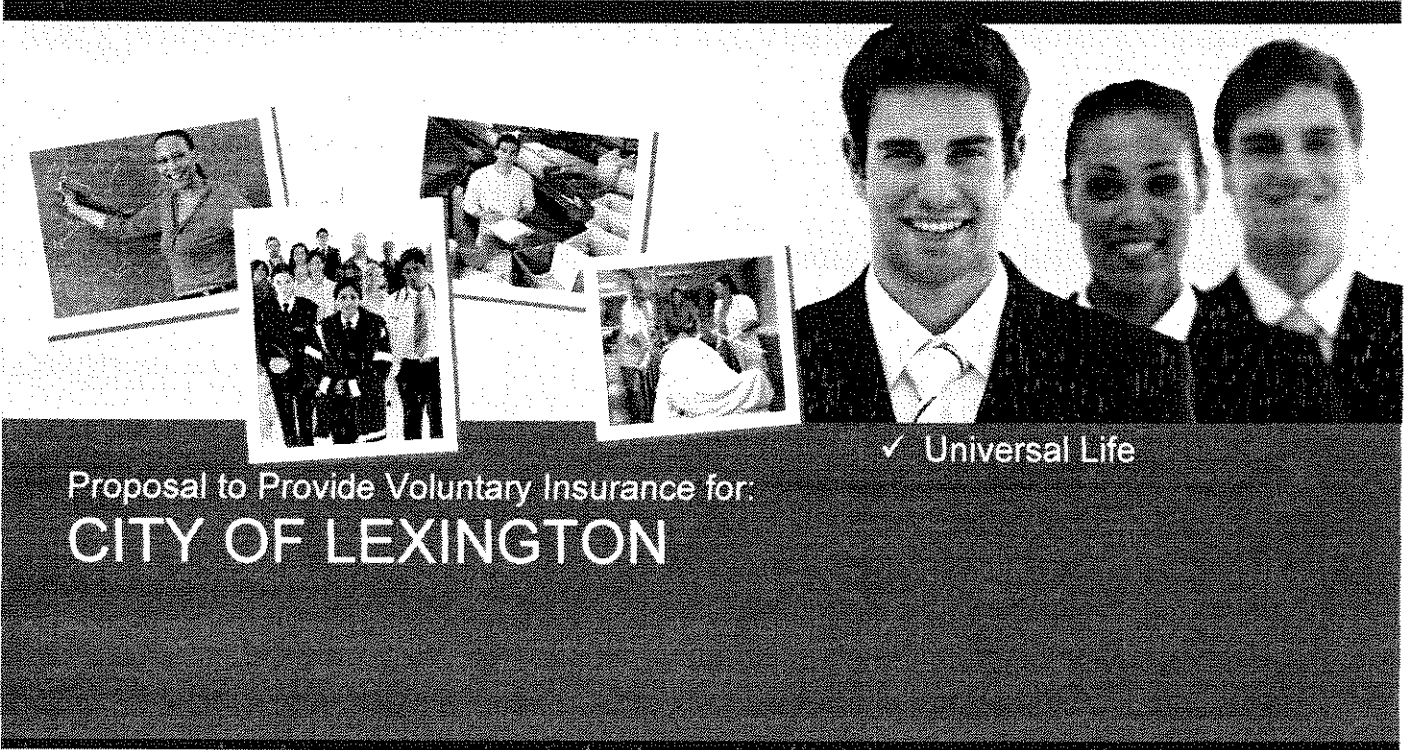
(Signature)

Title: _____

Date: _____

Accepted and Approved:
TRUSTMARK

By: 
Title: Sr. Director Implementation
Date: 9/2/14



Proposal to Provide Voluntary Insurance for:
CITY OF LEXINGTON

✓ Universal Life

July 3, 2014

Presented by:
Starr Robbins

Trustmark Sales Team

Marcia Oyster - Regional Sales Director, Ohio Valley Region
Mariann Straw – Sales Implementation Manager

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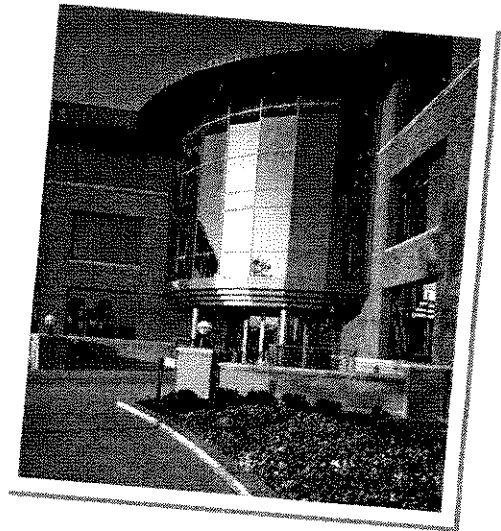
<https://tmk-webapp.trustmarkins.com/apps/VoluntaryBenefits/ProducersOnly/StateMatrix.cfm>. Refer to the policy or certificate for more information. Please contact your regional sales director listed on the front cover with any questions.

History of Trustmark

Trustmark began in 1913 when four enterprising railroad employees decided that “passing the hat” no longer adequately provided financial security for an injured or disabled coworker. They formed a fraternal association, known as the Brotherhood of All Railway Employees, offering voluntary insurance benefits and quick claim payment.

The small fraternal association grew quickly. Ten years after its founding, it became a mutual insurance company, managed for the benefit of its policyholders. In 1994, the company was renamed Trustmark, in 2001 it acquired National Worksite Advantage, a leading consolidated billing TPA, in 2010, it acquired Health Fitness Corporation and in 2011, acquired Focused Health Solutions (FHS). The company is rated A- (Excellent) by A.M. Best.

Since that pioneering, one-desk beginning, Trustmark has been a company uniquely linked with the people it serves.



Experience the Trustmark Difference

With more than 100 years in the voluntary market, we are committed to provide efficient product and service delivery. You receive the attention of experienced worksite professionals committed to serving your needs and the needs of your employees.

Key Trustmark Strengths

- Pioneer in offering Universal Life with a long-term care benefit that is one of the most extensive in the industry
- First voluntary carrier to enter the Critical Illness market, and ranked fifth in sales per LIMRA
- Ranked second in U.S. sales in Universal Life and fifth in Accident, according to LIMRA
- Offer billing that battles some of the best in the industry with the flexibility to handle specific requirements of payroll-deducted products, as well as create custom interfaces for consolidated billing

Smooth Implementation

To ensure an efficient, educational experience for you and your employees, we provide a dedicated implementation manager as your single point of contact. Your implementation manager actively coordinates and oversees each step of the process:

- Onsite enrollment team training, specific to your group's enrollment
- Setting up the call with your payroll team to start off billing on the right track
- Secure, electronic enrollment system built to your plan's specifications

Experience the Service Difference

We provide exceptional front-to-back product and service delivery. Our systems were designed to handle the unique requirements of payroll-deducted products and offer:

- Deduction starts and stops to match the timing and format of your payroll system
- Billing and reconciliation dates based on your payroll calendar
- Internet capability for billing and remitting premiums as well as inquiry ability
- Experienced, caring claim representatives to walk employees through the claim process

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Universal Life

Trustmark's Universal Life solutions address differing employee needs for permanent life insurance and peace of mind for a lifetime, and are available for employees and their spouses in face amounts from \$5,000 up to \$300,000 and children \$2.75 to \$4.00 per week and fully portable. Employees do not have to have coverage themselves to purchase life insurance for their family members. These options include the industry's most comprehensive Living Benefits package.



Plan Features

Universal Life

Offers flexible, comprehensive benefits and enables employees to adjust their death benefit, cash value and premiums as their financial needs change.

Universal LifeEvents®

Matches the needs of insureds throughout their lifetime. Universal LifeEvents pays a higher death benefit during working years when expenses are high. At age 70, when financial needs are typically lower, the death benefit reduces. Living Benefits, however, do not reduce – they continue throughout retirement to match the greater need for long-term care.

Example: Sample death benefits at \$8 per week premium with guaranteed issue underwriting.

Age 35 Non-Smoker LTC included	"Traditional" "Universal Life"		Universal LifeEvents®	
	Benefit at Issue	Benefit at Age 70	Benefit at Issue	Benefit at Age 70*
• Death benefit	\$41,752	\$41,752	\$65,746	\$21,915
• Monthly living benefit	\$1,670	\$1,670	\$2,629	\$2,629

*Benefit change at the later age 70 or year 15

Accelerated Death Benefit

- Accelerates 75% of death benefit when life expectancy is 24 months or less.

Long Term Care – Employee Option

- Long-Term Care (LTC) – Death benefit accelerates 4% per month up to 25 months when receiving assisted living, home healthcare, adult day care or skilled nursing home care. Payments proportionately reduce the death benefit. Subject to a 90-day waiting period and pre-existing condition limitation of 6/6, meaning benefits are not payable for a loss due to a pre-existing condition that starts during the first six months after the application date.

Death Benefit Restoration – Employee Option

- Death Benefit Restoration – Fully restores the death benefit reduced by LTC.

Extension of LTC – Employee Option

- Extension of LTC – Extends LTC benefits 25 months, allowing the insured to receive LTC benefits a total of 50 months.
- Combo Restoration/Extension of Benefits – Combining Benefit Restoration and LTC Extension of Benefits can triple the policy value.

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Selection(s)

- LTC pays \$4,000 per month for 25 months
- Benefit Restoration restores the death benefit
- Extension of LTC extends living benefits an additional 25 months
- Living benefit package can triple the value of this policy

Benefit Examples

\$100,000 LTC Benefits
 \$100,000 Death Benefit*
 \$100,000 Extension Benefits
 \$300,000 Total Benefit

Eligibility

	Universal Life	Universal LifeEvents
• Employees, actively at work <i>Full-time (40+ hours per week), employed at least</i> <i>Part-time, (20 hours per week), employed at least</i>	Ages 18 to 80	Ages 18 to 64*
	0 days	0 days
	24 months	24 months
• Spouses	Ages 18 to 70	Ages 18 to 64
• Children – Under the age of 24, including natural, step children or legally adopted or under legal guardianship (full-time student/dependent 18 to 23)		
• Grandchildren - Under the age of 19		

**An alternate life certificate or policy will be offered to employees ages 65 to 80. (LifeEvents Only)*

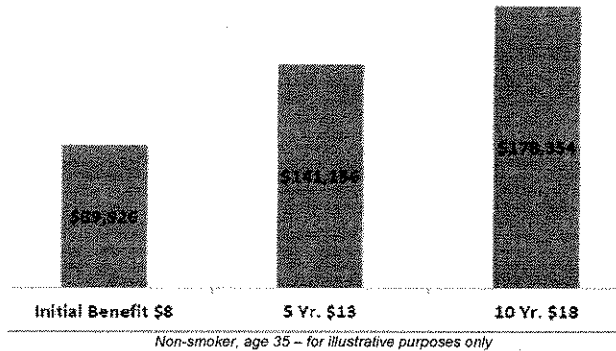
Additional Benefits

Accident Death Benefit - Employee Option

- Doubles the death benefit available at time of claim in the event of death by accidental means prior to the insured's 75th birthday. May not exceed base coverage.

EZ Value Plan – Employee Option

- Automatically increases coverage (on both living and death benefits) to keep pace with increasing needs – without additional underwriting.
- Automated change process is convenient for employers.
- Employees and spouses through age 60 – additional premium of \$1 per week on each of the first 10 anniversaries; or through age 65 (or age 64 for Universal LifeEvents®) – additional \$1/\$2 per week on each of the first five anniversaries.



(LifeEvents - All death benefit increases resulting from EZ Value increases will reduce to one-third upon the later of the insured reaching age 70 or policy year 15.)

Children's Term Benefit – Employee Option

- Available to children to age 23
- May be added to employee's or spouse's policy in increments of \$5,000 or \$10,000
 (Rates: \$0.70 per \$5,000)

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Waiver of Premium - Employee Option

- Waives premium for policy and riders for total disability of employee or spouse, including future EZ Value increases.
- Waives premium for child and grandchild coverage when policy owner is totally disabled.
- Disability must begin before the policy anniversary nearest the primary insured's 70th birthday.

Rates

Weekly Rates

Trustmark Universal Life

No Riders

Non-Smoker Rates – Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	17,634	41,746	57,820	73,894	89,968	130,154	154,265	162,302
40	10,532	25,111	34,831	44,550	54,270	78,569	93,148	98,008
50	5,884	14,031	19,461	24,892	30,323	43,900	52,046	54,762

No Riders

Smoker Rates– Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	12,823	30,530	42,335	54,140	65,945	95,457	113,164	119,066
40	7,740	18,566	25,783	33,000	40,217	58,260	69,086	72,695
50	N/A	10,035	13,936	17,837	21,738	31,490	37,342	39,292

No Riders

Non-Smoker Rates– Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	3.92	7.03	10.14	13.25	19.47
40	5.98	11.13	16.27	21.41	31.70
50	10.04	19.25	28.46	37.66	56.08

No Riders

Smoker Rates– Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	5.07	9.30	13.54	17.77	26.25
40	7.79	14.72	21.64	28.57	42.43
50	13.68	26.49	39.31	52.13	77.76

*Minimum \$5,000 benefit requires premium greater than \$3 per week.

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Rates
Weekly Rates

Trustmark Universal Life

Long Term Care, Benefit Restoration, Extension of Benefits

Non-Smoker Rates – Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	15,460	36,598	50,690	64,782	78,874	114,105	135,243	142,289
40	8,776	20,926	29,026	37,125	45,225	65,474	77,624	81,673
50	N/A	11,556	16,030	20,503	24,976	36,159	42,868	45,105

Long Term Care, Benefit Restoration, Extension of Benefits

Smoker Rates– Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	11,076	26,370	36,566	46,762	56,958	82,448	97,742	102,841
40	6,366	15,270	21,206	27,142	33,078	47,918	56,822	59,790
50	N/A	8,229	11,428	14,627	17,826	25,824	30,622	32,222

Long Term Care, Benefit Restoration, Extension of Benefits

Non-Smoker Rates– Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	4.36	7.91	11.46	15.00	22.10
40	7.01	13.18	19.36	25.53	37.88
50	12.02	23.19	34.37	45.55	67.91

Long Term Care, Benefit Restoration, Extension of Benefits

Smoker Rates– Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	5.74	10.64	15.54	20.45	30.26
40	9.28	17.71	26.13	34.55	51.40
50	16.49	32.12	47.75	63.38	94.64

**Minimum \$5,000 benefit requires premium greater than \$3 per week.*

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Rates
Weekly Rates

Trustmark Universal LifeEvents®

No Riders

Non-Smoker Rates – Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	30,836	72,998	101,106	129,215	157,323	227,593	269,755	283,809
40	17,972	42,853	59,440	76,027	92,614	134,081	158,961	167,255
50	9,462	22,560	31,292	40,024	48,756	70,587	83,685	88,051

No Riders

Smoker Rates– Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	19,537	46,249	64,057	81,865	99,674	144,194	170,906	179,811
40	11,303	26,950	37,381	47,812	58,243	84,322	99,969	105,184
50	5,436	12,961	17,978	22,995	28,012	40,554	48,079	50,588

No Riders

Non-Smoker Rates– Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	N/A	4.37	6.15	7.93	11.48
40	3.85	6.87	9.88	12.90	18.92
50	6.56	12.29	18.02	23.74	35.19

No Riders

Smoker Rates– Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	3.62	6.43	9.23	12.04	17.66
40	5.63	10.42	15.22	20.01	29.60
50	10.80	20.77	30.74	40.70	60.64

**Minimum \$5,000 benefit requires premium greater than \$3 per week.*

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Rates
Weekly Rates

Trustmark Universal LifeEvents®

Long Term Care, Benefit Restoration, Extension of Benefits

Non-Smoker Rates – Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	23,770	56,270	77,936	99,603	121,270	175,436	207,936	218,770
40	13,496	32,178	44,633	57,088	69,543	100,681	119,364	125,591
50	7,087	16,899	23,439	29,980	36,521	52,873	62,685	65,955

Long Term Care, Benefit Restoration, Extension of Benefits

Smoker Rates – Money Purchase								
Issue Age	\$3	\$6	\$8	\$10	\$12	\$17	\$20	\$21
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
30	14,993	35,492	49,158	62,824	76,491	110,656	131,156	137,989
40	8,384	19,992	27,730	35,468	43,206	62,551	74,158	78,027
50	N/A*	9,742	13,513	17,284	21,055	30,482	36,138	38,023

Long Term Care, Benefit Restoration, Extension of Benefits

Non-Smoker Rates – Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	3.12	5.43	7.73	10.04	14.66
40	4.85	8.87	12.88	16.90	24.92
50	8.48	16.13	23.77	31.41	46.70

Long Term Care, Benefit Restoration, Extension of Benefits

Smoker Rates – Defined Benefit					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium	Weekly Premium
30	4.47	8.13	11.79	15.45	22.76
40	7.30	13.76	20.22	26.68	39.61
50	14.10	27.36	40.62	53.88	80.40

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Guaranteed Issue Underwriting

The Employee Guaranteed Issue (GI) offer is the lesser of the face amount purchased by \$20 per week or \$200,000; or the lesser of the face amount purchased by \$17 per week with EZ Value option of \$1 per week for 10 years. The Spouse GI offer is \$15,000 or the amount purchased by \$3 per week if greater. The AIDS and treated in past six-months modified guarantee issue (MGI) health questions must be completed for consideration even though they will not be used for underwriting the face benefit.

Enrollment Conditions

- 1) *The Benefits Communication/Enrollment Firm has access to at least 70% of the eligible employees during a face to face; one-on-one enrollment meeting or a combined Core Benefit/Voluntary enrollment conducted via a Call Center and assisted by the Benefit Communication/Enrollment Firm. (Eligible employees are required to meet/talk with an enroller to learn about the offer. The employee may then choose to elect or waive coverage.)*
- 2) *Waiver Cards are required and may be obtained through one of the following methods:*
 - o *Electronic option through our enrollment system*
 - o *Paper Waiver Cards, Election Not to Participate form*
 - o *Trustmark approved method of tracking employees seen. Must receive prior approval from Case Underwriting*
- 3) *No more than two Trustmark products should be enrolled (Disability currently offered). The total number of products being offered at the case (both Trustmark and Non-Trustmark) must be communicated to the Case Underwriter.*
- 4) *MGI questions are required for employees and spouses applying for amounts over GI and dependents (see rules below).*
- 5) *Minimum employee application requirement for UL is 20 employee applications.*

Enrollment conditions will be verified when the case is sold.

Trustmark offers the waived participation GI underwriting offer with the expectation that when these conditions are met the employee participation will exceed 20%. If the requirements outlined in the proposal are met and final employee participation is less than 20%, however, all employees ages 18 to 64 who apply for coverage will be issued at least the GI amount.

Modified Guaranteed Issue **

The Employee Modified Guaranteed Issue (MGI) offer is the lesser of the face amount purchased by \$21 per week or \$200,000. The Spouse MGI offer is the lesser of the face amount purchased by \$8 per week or \$100,000. MGI underwriting is also used for the dependent child amounts and EZ Value options shown on page 4. Two health questions, asking about AIDS and a six-month history of treatment in a medical facility, must be answered. If the answer is "yes," the simplified issue (SI) questions must be answered. Requires at least 20 employee applications. Employee Modified Guarantee Issue underwriting is required when Guarantee Issue is not being offered or for benefits over the Guarantee Issue limit.

- **Children: Amount of coverage purchased by \$4.00 per week.**
- **Employee GI applications MGI questions are not required**
- **Employee MGI applications require MGI questions**
- **Employee SI applications require both the MGI & SI questions**
- **Spouse GI applications – 6 month disabled/eligibility question is required, other MGI questions are not required**
- **Spouse MGI applications require MGI questions**

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- **Child MGI applications require MGI questions**
- **Spouse & Child SI applications require both the MGI & SI questions at all times**
- **Grandchild applications require both the MGI & SI questions at all times**

Simplified Issue Underwriting

Employee and Spouse Simplified Issue (SI) is a maximum face amount of \$300,000. Employee and spouse age 65+ and all grandchildren policies use SI underwriting. Simplified Issue is also used for amounts in excess of the GI or MGI amounts or when there is a yes answer to the MGI questions. SI requires that the proposed insured provide height and weight plus answers to three additional questions:

- Details of any major health impairments (within the last five years)
- Any history of drug or alcohol treatment
- Specify the reason for seeing a medical practitioner in the past 12 months (other than for a routine physical)

***Questions vary slightly in some states.*

'Rollback' Underwriting

When an application is qualified for a GI amount, but excess coverage is applied for, the excess will be underwritten using an accept or decline basis. If we decline the excess, we will issue the available maximum amount based on the GI rules. We follow the same practice when there is an application in excess of available MGI limits and SI underwriting is used.

Trustmark's application includes an area that permits the applicant to accept these alternate coverages in advance. This eliminates the need for separate amendments to be signed at a later date.

Underwriting for Employee Riders

Underwriting of Employer-Level (Built-In) Riders

Built-in riders are underwritten on the same basis as the base coverage. Cost for these riders will be included in the premium for the underwriting limits established for this case.

Underwriting of Employee-Optional Riders – Accidental Death Benefit and Waiver of Premium Riders

These optional riders are underwritten on the same basis as the base coverage. Cost for these riders is not included in the premium for the case underwriting limits.

Underwriting of Employee-Optional Riders – Long Term Care, Benefit Restoration, Extension Of Benefits Riders:

These optional riders are underwritten on a MGI basis when the base coverage is issued GI. If the base coverage is issued MGI or SI, optional riders are underwritten on the same basis as the base coverage. Cost for these riders is not included in the premium for the case underwriting limits.

Underwriting for Riders for Dependents

Riders are underwritten on the same basis as the base coverage. Cost for these riders will be included in the premium for the underwriting limits established for this case.

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State Specific Information

Universal Life

- Ages: Children: UT under age 26; WA – Universal Life policies not available to children/grandchildren
- Benefits: NC – Minimum policy benefit \$10,000
- Riders:
 - Long Term Care: Not available in HI, OR, UT, VT. Built-in only FL, MA
 - Death Benefit Restoration: Not available in HI, NY, OR, UT, VT
 - Extension of Benefits: Not available in CO, CT, FL, HI, MA, MN, NC, NY, OR, TX, UT, VT, WA
 - Combo Restoration/Extension of Benefits: Not available in CO, CT, FL, HI, MN, NC, NY, OR, TX, UT, VT, WA
 - Accident Death Benefit: Not available in OR
 - Accelerated Death Benefit: Not available in OR
 - Child Term Rider: UT - available to age 25
 - Loss of Work/Strike Rider: Not available in CA, FL, MN, MO, MT, NH, NY, TN, VT, WA

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Proposal Offer

This proposal of insurance is dated July 3, 2014. The values illustrated in this proposal are subject to change at any time prior to enrollment of employees. The underwriting offer is valid if accepted within 90 days, subject to any required documents.

Coverage cannot be cancelled as long as premiums are paid. Individual employee premiums are level. That means premiums are based on the age of the employee at time of policy issue. Policy premiums do not increase due to employees getting older. Families can keep the same benefit and premium levels even if employees leave their employer or retire. Premiums may only be changed if filed with the state and approved by the department of insurance. A written notice of adjustment will be sent at least 30 days prior to the effective date of any approved increase.

The benefits and premiums quoted in this proposal, the final enrollment plan, as well as the solicitation materials which may be developed, are subject to final approval by Trustmark, based upon receipt and acceptance of all signed documents. The benefits, premiums, solicitation materials and marketing are also subject to state insurance department rules and regulations. Trustmark reserves the right to modify this proposal to conform to such rules and regulations. Non-standard marketing materials are subject to Trustmark compliance approval and may result in additional costs not included in this proposal.

Experience the Trustmark Difference

Thank you for taking the time to consider Trustmark. We are committed to provide efficient product and service delivery. You receive the attention of experienced worksite professionals committed to serving your needs and the needs of your employees. Please feel free to contact us with any questions you may have. We look forward to serving you and your employees.

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Employer's Application for Insurance Program

This is an agreement to establish an employee payroll deduction program between the undersigned employer ("you/your") and Trustmark Insurance Company and/or Trustmark Life Insurance Company of New York ("Trustmark"). You agree that the payroll deductions will consist of 100% employee funds. Each of your eligible employees is entitled to apply for the insurance coverage(s) you have selected which are issued by Trustmark on a payroll deduction basis. Employee eligibility and coverage specifications are outlined in the Underwriting Offer for this program.

You agree to provide Trustmark representatives with reasonable access to eligible employees on your business premises during regular working hours for the purposes of explaining the plan(s) and enrolling employees.

You agree to honor and administer on a timely basis the written payroll deduction request of each participant. All deductions will be remitted to Trustmark in accordance with a billing schedule to be determined. You will maintain adequate records to ensure that the deductions can be reconciled to the employee, and will notify Trustmark monthly of any change in employee status.

Employer: _____ Employer Tax ID No: _____

Address: _____

This agreement is to remain in effect for a minimum of 12 months from the effective date of coverage for your employees. After that, either you or Trustmark may terminate this program with 60 days prior written notice to the other party. Following termination, your obligation to collect and remit premium ceases, and payments must be made directly to Trustmark by any insured employees who elect to continue coverage.

Each eligible employee has the right at any time to either (1) elect not to participate in this plan; or (2) if participating, elect to cancel. In the event an insured employee ceases to be employed by you, (s)he has the right to continue insurance subject to the provisions of the policy(ies).

The insurance coverage(s) you have selected for the purpose of insuring your eligible employees may be provided under Group Policies issued to an insurance trust to which you hereby make application to participate (if applicable), and you agree subject to acceptance to become a participating employer in said trust (if applicable).

Accepted and Approved for Employer:

By: _____
 (Printed name)

 (Signature)

Title: _____

Date: _____

Accepted and Approved:
 TRUSTMARK

By: _____

Title: _____

Date: _____

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