No Benefit Reduction
Full benefits are payable at all ages, including people over 70, who are at greater risk for having a critical illness, unlike most carriers.

Double Benefit
Critical Illness insurance provides a cash payment for peace of mind upon first diagnosis of a covered illness. But what happens if someone experiences a second illness? With Trustmark’s Double Benefit, that family member can receive a second cash payment equal to the first.

HIV Benefit
Healthcare workers, police, and firefighters face the occupational hazard of contracting HIV daily. Building in Occupational HIV as a covered condition adds even more value to Critical Illness insurance.

EZ Value
The only critical illness benefit that offers an optional guaranteed increase in coverage amount.

Guaranteed Renewable & Fully Portable
• Policy cannot be cancelled as long as premiums are paid
• Premiums are level and based on employee’s age at time of policy issue

Best Doctors®
Best Doctors® assistance for covered conditions is built into every plan, providing immediate access to:
• InterConsultation™ for personalized and comprehensive medical reviews to confirm diagnosis and ensure the best treatment plan is in place;
• FindBestDoc™ for a customized search for highly skilled specialists; and
• BestDoctors VIP Concierge for trusted advice and caring support to ensure that medical priorities are met.

Unique Underwriting, Focused on Issuing Coverage Fast and Often
• Guaranteed Issue employee benefit, subject to 20% employee participation
• Modified Guaranteed Issue (MGI) up to $50,000 benefit plus EZ Value increases
• Simplified Issue (SI) up to $100,000 benefit with access to $50,000 if SI requirements are not met
• Employees who apply for Combo*, but have a history of critical illness, can still get a Cancer Only benefit “rollback” without affecting family benefits

Medical Advice When It’s Needed Most
Being diagnosed with a critical illness changes a person’s life. At the onset, it is frightening and confusing, and once the initial shock wears off, many questions arise. Fortunately, in addition to the financial benefit insureds get with Trustmark’s Critical Illness insurance, they are automatically enrolled in Best Doctors®, a leader in connecting people to the medical information they need, when they need it most.

Benefit Amounts
• Initial Benefit – $5,000 to $100,000
• Double Benefit – 100% or 50% of Initial Benefit

Family Coverage
• Spouse and Child Benefits are 100% of employee benefit
• MGI and SI underwriting – same as for employee
• Families can keep the same benefit and premium levels even if employees leave their employer or retire

Here’s How the Double Benefit Works

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>$100,000 Benefit Amount</th>
<th>100% Double Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnosis of a heart attack:</td>
<td>$100,000</td>
<td></td>
</tr>
<tr>
<td>Diagnosis of a stroke:</td>
<td>$100,000*</td>
<td></td>
</tr>
<tr>
<td>Total payout</td>
<td>$200,000</td>
<td></td>
</tr>
</tbody>
</table>

*The second illness must be a different covered condition than the first and must occur at least six months later.

Benefit Type
• Single Benefit – Insured receives one lump sum benefit upon first diagnosis
• Double Benefit – Insured receives two lump sum benefits. The first benefit is for an initial first diagnosis. The second benefit is for a subsequent and different diagnosis.
Modules

* Critical Illness plus Cancer (Combo)
  provides a lump sum benefit upon first diagnosis of a critical illness or cancer to help pay expenses, such as family earnings replacement, experimental treatment, childcare, medical deductibles and co-pays, travel expenses, and more.

* Critical Illness Only gives employers broader coverage without interfering with an existing cancer benefit.

* Cancer Only is superb for employees looking for a lump sum cancer benefit. Additionally, it is an ideal alternative to Combo for employees with a history of a critical illness, increasing the number of employees who can be covered.

Additional Benefit Options

Health Screening Benefit
This benefit reimburses the actual cost of a screening test or immunization, up to $50 or $100, every calendar year for each insured with no coordination of coverage.

EZ Value Plan

• Guaranteed increases in coverage on each of the first five policy anniversaries
• Benefit increases are equal to the amount of protection an additional $1 per week of deduction would purchase
• Increases apply to all covered family members

Waiver of Premium
Waives premium when insured is totally disabled.

Loss of Work/Strike
Waives premium for loss of work due to:
• Reduction in work force
• Reorganization
• Participation in a strike or lockout

Cancer Conditions

• Invasive Cancer (excludes skin cancer and melanoma that is diagnosed as Clarke’s Level I or II)
• Carcinoma in situ (25%)²

Critical Illness Conditions

• Heart Attack
• Stroke
• Occupational HIV¹
• Renal (Kidney) Failure
• Major Organ Transplant
• Paralysis of two or more limbs
• Blindness
• ALS (Lou Gehrig’s Disease)
• Coronary Artery Bypass Surgery (25%)²

¹Occupational HIV Benefit
This optional benefit includes HIV as a covered condition for employee and spouse when HIV is caused by a qualified event at work.

² If the insured receives the one-time 25% benefit for Carcinoma in situ or Coronary Artery Bypass Surgery, the remaining 75% benefit will be available for a first diagnosis of another covered condition.

EZ Value Growth
Guaranteed $1 increase in weekly premium per year for 5 years

Initial Weekly Premium: $5
Initial Benefit: $33,766
5th Year Renewal Benefit: $64,991
30-Year-Old Non-Tobacco User
Based on Standard Rate Schedule

Benefit Amount

$33,766
3rd Year Renewal $52,501
5th Year Renewal $64,991

Trustmark
Voluntary Benefit Solutions:
PERSONAL. FLEXIBLE. TRUSTED.
Rated A- (EXCELLENT) A.M. Best • Rated A- (STRONG) Fitch
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