Limitations for Long-Term Care (LTC) Insurance
Accelerated Death Benefit Rider – Florida Residents

For benefits to be payable under this LTC insurance rider, you must:

- Be certified by a licensed healthcare practitioner as chronically ill and
- Be confined in a long-term care facility or assisted living facility; or
- Receive services for home healthcare or adult day care.

There are no deductibles for benefits. The elimination period is the first 90 days of services or confinement during which no benefits are payable.

Limitations and Exclusions

Benefits will not be paid for loss:

- Due to mental or nervous disorders other than Alzheimer's disease and related degenerative and dementing illnesses.
- Incurred while residing or confined outside the United States and Canada.
- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment taken as directed or as prescribed by a licensed healthcare practitioner.
- In any government facility contracted for or operated by the United States government (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family, and services for which there is no cost to the insured.
- Due to illness, treatment or medical conditions arising out of:
  - war or act of war (whether declared or undeclared), except for acts of terrorism;
  - participation in a felony, riot or insurrection;
  - service in the armed forces or units auxiliary thereto; or
  - suicide (while sane or insane), attempted suicide or intentionally self-inflicted injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-Existing Condition Limitation: Benefits will not be paid for loss due to a pre-existing condition that starts during the first six months after the effective date.

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

Guaranteed Renewability: The rider is guaranteed renewable as long as premiums are paid on time, subject to material misrepresentation on the application. The company cannot change the terms of coverage, but it may increase the premiums you pay. Any change in monthly cost will be subject to applicable state laws and regulations.

The rider terminates on the earliest of: 1) written notice by you; 2) termination of the certificate, or 3) when the company has paid benefits for the maximum number of months.

Benefits paid under this rider may or may not be taxable. Whether or not you or your beneficiary incurs a tax liability when benefits are paid depends on how the IRS interprets applicable portions of the Tax Code. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit. Trustmark Insurance Company has no responsibility for any tax consequences of any benefits paid under this rider. This rider is not intended to be qualified long-term care insurance within the meaning of the Internal Revenue Code of 1986.

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