

An annual report of policy activity is provided on each policy/certificate anniversary to illustrate the death benefit, premiums received, cost of insurance, expense charges and rider costs for the year. The report lists any value that has accumulated in your policy/certificate. Missing premium payments or taking money out of your value in the form of a loan or partial surrender will lower the value and may cause your coverage to lapse prematurely. The annual report of policy activity is provided to you so that you may track the value and status of your coverage.

We have prepared a quote to estimate the premium required to retain your coverage to age 75. The quote does not constitute a guarantee of premium or of value for your contract. Regular premium payments would be required if you choose to retain your coverage. In addition, you will need to review your annual report each year to confirm that the premiums are meeting the policy costs each year.

We have suspended the billing for your policy/certificate and you have now entered the grace period. Please complete the enclosed form indicating which option you prefer along with a monthly premium payment for the amount listed. The completed form AND payment must be received in our office within 62 days from the date of this letter. A self-addressed envelope is included for your convenience. When the completed form and your payment are received and processed in our office, your policy/certificate will be billed on a quarterly direct bill basis. You will need to contact our office to switch to another payment method.

**Please note that your coverage will lapse if your response AND payment is not received within 62 days.** If we do not receive a response AND payment within the allotted timeframe, you will be required to meet all reinstatement terms outlined in your contract.

We value your business and hope to be of service to you in the future. If you have any questions regarding this information, you may contact one of our Customer Care Representatives at 1-800-918-8877.

Sincerely,

Vilma Daily  
Trustmark Voluntary Benefit Solutions