

***Trustmark***  
INSURANCE COMPANY

400 Field Drive  
Lake Forest, IL 60045

ADDRESS SERVICE REQUESTED

[REDACTED]

Policy  
Account  
Insurance

[REDACTED]

December 4, 2019

[REDACTED]

This letter is regarding the status of your Universal Life Policy listed above. Currently the premium you are paying is not meeting the costs for your policy/certificate. It is necessary that your premium be increased at this time to prevent a lapse in coverage. Your response to this notice is essential. Please review the following details along with the enclosed quotes for further information.

The coverage that you purchased October 1, 1992 is a Flexible Premium Adjustable Life Insurance Contract. This type of coverage, commonly known as Universal Life, gives you the freedom to adjust your premiums, cash values and death benefits to meet your changing financial goals. Instead of being locked into a fixed premium schedule for life, Universal Life gives you premium flexibility. You may pay any amount between the required plan "minimum" to an IRS-imposed "maximum." Premiums may be increased or decreased depending on such factors as past premium payments, policy surrender values, partial surrenders, loans and interest rates. Keep in mind, however, that all minimum monthly premiums must be made within the initial guarantee period.

Universal Life coverage relies on the policy/certificate value to carry your policy/certificate to maturity. The premiums you pay, less cost of insurance, expense charges and rider costs, are credited to the policy/certificate value. Cost of Insurance means the cost to provide the death benefit, depending on your current age and initial health. The cost of insurance increases each year due to age, but the premiums can remain the same. If the cost of insurance exceeds the premium payment being made on your contract, the policy/certificate value is used to cover the difference. Coverage will continue as long as there is value in the policy/certificate to pay the insurance charges.