



Trustmark Life + Care™

Sample Rates for Fraternal Order of Police Ft. Lauderdale Lodge #31 Insurance Trust

Maximum Guaranteed Issue Benefit Amounts*	
Employee	\$75,000
Spouse	The lesser of 50% of employee coverage or \$15,000
Child	\$15,000

*Maximum issue age for guaranteed issue is 70. Employees who have previously been offered this coverage are not eligible for guaranteed issue. Spouse Term Rider and Child Term Rider are guaranteed issue, except for spouses and children of employees who already have Trustmark Life + Care coverage and have not had a qualifying life event.

Weekly Rates (assumes deductions of 52 times per year)				
Employee Non-Tobacco Issue Age Rates				
Issue Age	\$10,000 Benefit	\$25,000 Benefit	\$50,000 Benefit	\$75,000 Benefit
25	\$1.58	\$3.96	\$7.92	\$11.88
35	\$2.10	\$5.26	\$10.52	\$15.78
45	\$3.33	\$8.33	\$16.66	\$24.99
55	\$5.54	\$13.85	\$27.70	\$41.55
65	\$10.64	\$26.60	\$53.20	\$79.80

Employee Tobacco Issue Age Rates				
Issue Age	\$10,000 Benefit	\$25,000 Benefit	\$50,000 Benefit	\$75,000 Benefit
25	\$2.01	\$5.02	\$10.04	\$15.06
35	\$2.85	\$7.14	\$14.27	\$21.41
45	\$5.11	\$12.79	\$25.57	\$38.36
55	\$9.26	\$23.15	\$46.30	\$69.45
65	\$20.06	\$50.14	\$100.28	\$150.41

Spouse Term Rider Non-Tobacco Issue Age Rates			
Issue Age	\$5,000 Benefit	\$10,000 Benefit	\$15,000 Benefit
25	\$0.72	\$1.43	\$2.15
35	\$1.13	\$2.26	\$3.39
45	\$1.80	\$3.61	\$5.41
55	\$3.47	\$6.94	\$10.42
65	\$6.97	\$13.94	\$20.91

Spouse Term Rider Tobacco Issue Age Rates			
Issue Age	\$5,000 Benefit	\$10,000 Benefit	\$15,000 Benefit
25	\$0.87	\$1.74	\$2.62
35	\$1.53	\$3.06	\$4.60
45	\$3.05	\$6.10	\$9.14
55	\$6.80	\$13.60	\$20.41
65	\$15.18	\$30.36	\$45.55

Child Premium Rates		
\$5,000 Benefit	\$10,000 Benefit	\$15,000 Benefit
\$0.67	\$1.35	\$2.02

These sample rates guaranteed issue amounts are only valid for Fraternal Order of Police Ft. Lauderdale Lodge #31 Insurance Trust enrollments using an effective date of 10/01/2022

This is a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG and applicable riders CTR 121 and STR.121. **This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event in the certificate. This certificate does not provide long-term care insurance and is not subject to long-term care insurance law. This certificate is also not a long-term care partnership policy or a Medicare supplement certificate. The accelerated death benefit will terminate with the certificate.** Benefits provided by this certificate are designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided by this certificate do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 69 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company. Trustmark Life + Care™ is a trademark of Trustmark Insurance Company. NOTE: if you have previously elected Trustmark life insurance coverage, your existing policy may differ from what is described here.