

| | Trustmark Plan | Unum Plan |
|------------------------------|---|---|
| How Benefits Are Received | <ul style="list-style-type: none"> • Life Insurance • Long-Term Care Insurance • Long-Term Care & Life Insurance | <ul style="list-style-type: none"> • Long-Term Care Insurance |
| Eligibility and Underwriting | Employees and Spouses/Domestic Partners can enroll with Guarantee Issue – no health questions up to certain plan limits until 9/19/2025 | <ul style="list-style-type: none"> • Plan is closed to new entrants • Current policyholders may elect changes to existing coverage |
| Benefit Amount Options | \$10,000 to \$150,000 life insurance | \$1,000 to \$9,000 monthly benefit amount, in \$1,000 increments |
| LTC Monthly Benefit | 4% of life insurance face value per month up for Assisted Living, Nursing Home, and Professional Home Care 2% of life insurance value per month for Informal Home Care | 100% of monthly benefit amount for Nursing Home, Assisted Living, and Home Care |
| LTC Benefit Duration | 25 months for Assisted Living, Nursing Home, and Professional Home Care 50 months for Informal Home Care | 3 years, 6 years, or Lifetime |
| Extension of Benefits | 25 months for Assisted Living, Nursing Home, and Professional Home Care 50 months for Informal Home Care Available Issue Ages 18-70 | None |
| Total LTC Benefit Duration | 50 months for Assisted Living, Nursing Home, and Professional Home Care 100 months for Informal Home Care Available Issue Ages 18-70 | 3 years, 6 years, or Lifetime |
| Inflation Rider | None | None or 5% Compound <i>5% Compound: Provides for an annual 5% increase of the current benefit amounts of the Policy</i> |
| Death Benefit Payout | Reduces to 1/3 of the original face value at age 70 or after 10 years (whichever is longer) LTC benefit does not reduce | None |
| Restoration of Benefits | Restores the death benefit to the current death benefit value (at age 70 or after 10 years this would be the reduced death benefit) | None |

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| Elimination Period | 90 days | 90 days |
| Premium Payment | Premium payments until age 100 | Lifetime |
| Plan Expiration | On 121st birthday | None |