E-SIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

You have indicated you wish to receive and sign the documents relating to your transactions with us electronically. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically instead. We also need your general consent to use electronic records and signatures in our relationship with you.

In this Consent, the words "we," "us," and "our" means **TRUSTMARK MUTUAL HOLDING COMPANY** and any of its subsidiaries or affiliates. The words "you" and "your" means the individual giving consent and any person represented by the individual giving consent. "Communications" means each disclosure, notice, application, agreement, fee schedule, periodic statement, response to a claim, transaction history, privacy policy, record, document or other information of any kind we may provide to you, or that you sign or submit or agree to at our request.

1. **Your Consent.** You agree that any of the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form. We may also use electronic signatures and obtain them from you on any Communication.

2. **Methods of Providing Communications to You Electronically.** All Communications that we provide to you in electronic form will be delivered either (1) by equipment and software we provide; (2) via e-mail, (3) by your accessing a website that we will designate in an e-mail, text message or other electronic notice we send to you at the time the Communication is available, or (4) to the extent permitted by law, by posting or displaying the Communication on a website or in an application. We may establish security procedures you will have to follow to access the website.

We may, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

3. **How to Withdraw Consent.** You may withdraw your consent to receive Communications electronically at any time by informing our representative conducting your transaction or you may provide written notice of cancellation by mailing the notice, first class mail, postage prepaid, to Trustmark Benefits, 400 Field Drive, Lake Forest, IL 60045. Withdrawing your consent may delay your transactions with us. In addition, if we offer a discount now or in the future for conducting business electronically, a withdrawal of consent could result in the removal of any such discount. A withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal. A withdrawal of consent does not affect any Communications that occurred prior to the withdrawal, and does not affect any separate agreement you have made with us in a Communication to use electronic signatures and records.

4. **Phone and Text.** We may phone you or send you text messages. You consent to our leaving prerecorded/artificial voice messages and using an automatic telephone dialing system to call or text your mobile/cellular telephone number. Our calls and text messages to your mobile/cellular telephone numbers could result in charges to you.

5. **How to Update Your Contact Information.** It is your responsibility to provide us with accurate and complete e-mail address and other contact information, and to maintain and update promptly any changes in this information. You can update your contact information at any time by contacting us by telephone at 800-918-8877.

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6. **Hardware and Software Requirements.** To receive electronic Communications, you must have an active email address, and have access to:

- a Current Version (defined below) of Chrome (preferred), Edge, Safari or Firefox,
- a connection to the Internet,
- a Current Version of a program that accurately reads and displays PDF files, and
- a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

By "Current Version," we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we will provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

7. **Requesting Paper Copies.** We will not send you a paper copy of electronic Communications from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of any Communication we provide to you electronically by printing it yourself or by requesting that we mail you a paper copy. Requests for paper copies must be made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at 1-800-918-8877. There is no charge associated with requesting a paper copy of a Communication we sent you electronically.

8. **Retaining copies.** We encourage you to print or download for your records a copy of all electronic Communications, as well as this ESIGN Consent disclosure and any other document that is important to you.

9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

By giving your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account and the ability to access and view PDF files. You are also confirming that you are authorized to, and do, consent on behalf of those whom you have authorized to act on your behalf for any product or service we provide to you.

If you wish to contact us for any of the reasons above, please do so at the following:

Mailing Address:
Trustmark Voluntary Benefits
PO Box 7937
Lake Forest, IL 60045-7937

Phone: 800-918-8877 **Email:** CustomerCare@trustmarkbenefits.com

Insurance products are underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York.
Rated A (Excellent) for financial strength by AM Best.

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