

# MUTUAL TRUST LIFE SOLUTIONS<sup>SM</sup>

Policies are underwritten by Pan-American Life Insurance Company or Pan-American Assurance Company.

## Life Products at a Glance

Product Name	Horizon Value™	Horizon Guarantee™	Horizon Legacy™	MTL™ Non-Par Whole Life	SelecTerm 10, 15, 20 and 30
<b>Product Type</b>	• Participating Whole Life	• Participating Whole Life	• Single Premium, Participating Whole Life	• Non-Participating Whole Life	• Term
<b>Features</b>	<ul style="list-style-type: none"> <li>• Guaranteed level premiums, guaranteed cash values (plus non-guaranteed dividends), and guaranteed death benefit</li> <li>• High, early guaranteed cash value (The annual increase in cash values often exceeds the annual premium in the early policy years.)</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed death benefit at a guaranteed level premium often lower than other whole life premiums</li> <li>• Guaranteed cash value (plus non-guaranteed dividends) build in later years</li> </ul>	<ul style="list-style-type: none"> <li>• One premium, guaranteed cash values (plus non-guaranteed dividends), and guaranteed death benefit</li> <li>• Highly competitive tax-deferred cash accumulation vehicle</li> <li>• Underwriting amount is based on the net amount at risk</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed death benefit at a guaranteed level premium often lower than other whole life premiums</li> <li>• Guaranteed cash value build in later years</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed level premium for 10, 15, 20 or 30 years</li> <li>• Renewable annually to age 98</li> <li>• Convertible without evidence of insurability to most Mutual Trust whole life products, including Horizon Value<sup>1</sup></li> </ul>
<b>Premiums</b>	• Payable to age 90	• Payable to age 121	• Single	• Payable to age 121	• Payable to age 98
<b>Issue Ages &amp; Underwriting Classes</b>	<ul style="list-style-type: none"> <li>• Standard, 0–17</li> <li>• Standard Tobacco, 18–75</li> <li>• Standard Non-Tobacco, 18–75</li> <li>• Preferred Non-Tobacco, 18–75</li> <li>• Preferred Tobacco, 18–75</li> <li>• Preferred Plus Non-Tobacco, 18–75</li> </ul>	<ul style="list-style-type: none"> <li>• Standard, 0–17</li> <li>• Standard Tobacco, 18–85</li> <li>• Standard Non-Tobacco, 18–85</li> <li>• Preferred Non-Tobacco, 18–85</li> <li>• Preferred Tobacco, 18–85</li> <li>• Preferred Plus Non-Tobacco, 18–85</li> </ul>	<ul style="list-style-type: none"> <li>• Standard, 0–17</li> <li>• Standard Tobacco, 18–85</li> <li>• Standard Non-Tobacco, 18–85</li> </ul>	<ul style="list-style-type: none"> <li>• Standard Non-Tobacco, 0–80</li> <li>• Standard Tobacco, 18–80</li> <li>• Preferred Non-Tobacco, 18–80</li> <li>• Preferred Tobacco, 18–80</li> <li>• Preferred Plus Non-Tobacco, 18–80</li> </ul>	<ul style="list-style-type: none"> <li>• SelecTerm 10, 18–75</li> <li>• SelecTerm 15, 18–70</li> <li>• SelecTerm 20, 18–65</li> <li>• SelecTerm 30, 18–50</li> </ul>
<b>Minimum Face Amount</b>	<ul style="list-style-type: none"> <li>• Preferred Plus and Preferred classes, only available if the total underwriting risk is \$100,000 or greater</li> <li>• Standard classes, 0–39, \$25,000</li> <li>• Standard classes, 40–75, \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Plus and Preferred classes, only available if the face amount at issue is \$100,000 or greater</li> <li>• Standard classes, \$50,000</li> </ul>	• \$5,000	<ul style="list-style-type: none"> <li>• Preferred Plus and Preferred classes, only available if the total underwriting risk is \$100,000 or greater</li> <li>• Standard classes, \$25,000</li> </ul>	• \$100,000
<b>Maximum Face Amount</b>	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting

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Product Name	Horizon Value™	Horizon Guarantee™	Horizon Legacy™	MTL™ Non-Par Whole Life	SelecTerm 10, 15, 20 and 30
<b>Riders &amp; Benefits</b>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Critical, Chronic and Terminal Illness<sup>2</sup></li> <li>Accidental Death Benefit</li> <li>Applicant Waiver of Premium<sup>3</sup></li> <li>Children's Insurance Rider</li> <li>Disability Benefit Rider on Flex Pay PUA</li> <li>Flex Pay PUA Rider<sup>4</sup></li> <li>Guaranteed Purchase Option<sup>5</sup></li> <li>Single Premium PUA Rider</li> <li>10-Year Term Rider</li> <li>20-Year Term Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Critical, Chronic and Terminal Illness<sup>2</sup></li> <li>Accidental Death Benefit</li> <li>Applicant Waiver of Premium<sup>3</sup></li> <li>Children's Insurance Rider</li> <li>Disability Benefit Rider on Flex Pay PUA</li> <li>Flex Pay PUA Rider<sup>4,6</sup></li> <li>Guaranteed Purchase Option<sup>5</sup></li> <li>Single Premium PUA Rider</li> <li>10-Year Term Rider</li> <li>20-Year Term Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Critical, Chronic and Terminal Illness<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Critical, Chronic and Terminal Illness<sup>2</sup></li> <li>Accidental Death Benefit</li> <li>Applicant Waiver of Premium<sup>3</sup></li> <li>Children's Insurance Rider</li> <li>Guaranteed Purchase Option<sup>5</sup></li> <li>10-Year Term Rider</li> <li>20-Year Term Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Terminal Illness</li> <li>Children's Insurance Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>
<b>Loans</b>	<ul style="list-style-type: none"> <li>On the base policy, after the first policy anniversary (not to exceed the cash surrender value)</li> <li>Within 10 business days after new premiums are processed on cash value generated by PUA riders if available</li> </ul>	<ul style="list-style-type: none"> <li>On the base policy, after the first policy anniversary (not to exceed the cash surrender value)</li> <li>Within 10 business days after new premiums are processed on cash value generated by PUA riders if available</li> </ul>	<ul style="list-style-type: none"> <li>As a modified endowment contract (MEC), loans and withdrawals are subject to income tax on a last-in/first-out basis</li> </ul>	<ul style="list-style-type: none"> <li>After the first policy anniversary (not to exceed the cash surrender value)</li> </ul>	<ul style="list-style-type: none"> <li>No</li> </ul>
<b>Client Profile</b>	<ul style="list-style-type: none"> <li>Individuals, families and businesses where high, early guaranteed growth of cash value is important</li> </ul>	<ul style="list-style-type: none"> <li>Individuals, families and businesses where a guaranteed death benefit is important and cash value is secondary</li> </ul>	<ul style="list-style-type: none"> <li>Older individuals who want to increase the money they leave their heirs while maintaining control of their money during their lifetime</li> </ul>	<ul style="list-style-type: none"> <li>Individuals, families and businesses where a lower cost guaranteed death benefit is important and cash value is secondary</li> </ul>	<ul style="list-style-type: none"> <li>Individuals, families and businesses who need a guaranteed premium and guaranteed death benefit for a limited period of time</li> </ul>

Product, benefits, or other riders may not be available in all jurisdictions. See the Agent Website for more information.

#### FOOTNOTES

1. Convertible to the earlier of: age 70, or the end of the initial level term period.
2. Critical and Chronic Accelerated Death Benefit Riders are not available in California.
3. Provided there are no term or Flex Pay PUA riders on the policy.
4. Flexible premium payable to attained age 90.
5. To Standard Rating only.
6. Flex Pay PUA Rider's maximum annual premium cannot be more than 30% of the total annual premium at policy issue.

Mutual Trust Life Solutions producers are prohibited from giving tax or legal advice. Your clients should consult with a tax or legal advisor of their choice.



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