

MUTUAL TRUST LIFE SOLUTIONSSM

Policies are underwritten by Pan-American Life Insurance Company

SELECTERM 10, 15, 20, 30 YEARS

Life Insurance on YOUR Terms



Term insurance is economical protection for a finite period of time. Our SelecTerm provides the value and flexibility you want and need for the period of time that fits your needs.

SelecTerm's Advantages

- Guaranteed level premiums for 10, 15, 20 or 30 years. The choice is yours.
- Renewable annually to age 98
- Level death benefit to age 98
- Coverage amounts start at \$100,000
- Additional riders and benefits available to help you customize your policy to fit your needs
- Accelerated Death Benefit Rider for Terminal Illness provided at no additional premium*
- Conversion opportunities let you convert your SelecTerm policy to any of our permanent life insurance products as your finances and needs change**

* Administrative and reduction fees are taken at the time of acceleration. See rider language for full details.

** SelecTerm can be converted to permanent insurance prior to whichever is earliest: age 70, or the end of the initial level term period.

To find out if SelecTerm is right for you, contact your Mutual Trust Representative.

Whole Life Solutions You Can TrustSM: At Mutual Trust, we specialize in financial solutions that provide our clients with security and peace of mind. For over a century, we have operated within a mutual holding company structure, prioritizing the needs and well-being of our policyholders. We continue to uphold this commitment through our exceptional service, financial strength, and sound governance. You can trust us to help protect what matters most—your family, your business, and your future.

Neither Mutual Trust Life Solutions, nor independent agents or affiliates, offer legal or tax advice. For advice on taxes and legal issues, please consult a tax or legal expert of your choice.



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