

## Life Products at a Glance

Product Name	Horizon Value <sup>TM</sup>	Legacy One	Economax <sup>®</sup>	SelecTerm 10, 15, 20 and 30
<b>Product Type</b>	• Participating Whole Life	• Single Premium, Participating Whole Life	• Blended: Whole Life/Term	• 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 by year 4)</li> </ul>	<ul style="list-style-type: none"> <li>• One premium, guaranteed cash values (plus non-guaranteed dividends), and guaranteed death benefit</li> <li>• 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 low-level premiums, guaranteed cash values (plus non-guaranteed dividends)</li> <li>• Initial death benefit is guaranteed for the first year. Then, dividends are used to buy one-year term and balance is used to purchase paid-up additions</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 any Mutual Trust whole life product<sup>3</sup></li> </ul>
<b>Premiums</b>	• Payable to age 90	• Single	• Payable to age 100	• Payable to term selected
<b>Issue Ages and Underwriting Classes</b>	<ul style="list-style-type: none"> <li>• Standard Tobacco, 0–75</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 Tobacco, 0–85</li> <li>• Standard Non-Tobacco, 18–85</li> </ul>	<ul style="list-style-type: none"> <li>• Standard Tobacco, 0–80</li> <li>• Preferred Non-Tobacco, Preferred Tobacco, and Standard 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 Non-Tobacco, 18–65 Tobacco, 18–62</li> <li>• SelecTerm 30 Non-Tobacco, 18–50 Tobacco, 18–45</li> </ul>
<b>Minimum Face Amount</b>	<ul style="list-style-type: none"> <li>• Preferred Plus and Preferred classes, only available if the total amount underwritten, including riders, is \$100,000 or greater</li> <li>• Standard classes, 0–39, \$25,000 Standard classes, 40–75, \$10,000</li> </ul>	• \$5,000	<ul style="list-style-type: none"> <li>• Preferred classes, \$100,000</li> <li>• Standard classes, lesser of \$50,000 or \$300 annual premium<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Preferred and Preferred Plus classes, \$100,000</li> <li>• Standard classes, \$50,000</li> </ul>

<b>Maximum Face Amount</b>	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting
<b>Policy Fee</b>	• \$50	• \$50	• \$50	• \$80
<b>Riders &amp; Benefits</b>	<ul style="list-style-type: none"> <li>• Accelerated Death Benefit—Chronic and Terminal Illness</li> <li>• Accidental Death Benefit</li> <li>• Applicant Waiver of Premium<sup>6</sup></li> <li>• Children's Insurance Rider</li> <li>• Disability Benefit Rider, on Flex Pay PUA</li> <li>• Flex Pay PUA Rider<sup>5</sup></li> <li>• Guaranteed Purchase Option<sup>4</sup></li> <li>• 7- and 15-Year Term Rider</li> <li>• Single Premium PUA 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—Chronic and Terminal Illness</li> </ul>	<ul style="list-style-type: none"> <li>• Accelerated Death Benefit—Terminal Illness</li> <li>• Accidental Death Benefit</li> <li>• Applicant Waiver of Premium<sup>6</sup></li> <li>• Children's Insurance Rider</li> <li>• Disability Benefit Rider, on Flex Pay PUA</li> <li>• Flex Pay PUA Rider<sup>5</sup></li> <li>• Guaranteed Purchase Option<sup>4</sup></li> <li>• 7- and 15-Year Term Rider<sup>1</sup></li> <li>• Single Premium PUA 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>	• Yes, within 10 business days after new premiums are processed (not to exceed the cash surrender value)	• As a modified endowment contract (MEC), loans and withdrawals are subject to income tax on a last-in/first-out basis	• Loans and withdrawal of dividends are not recommended	• No
<b>Client Profile</b>	• Individuals, families and businesses	• Older individuals who want to increase the money they leave their heirs while maintaining control of their money during their lifetime	• Individuals, families and businesses where the death benefit is important and cash value is secondary	• Individuals, families and businesses who need a guaranteed premium and guaranteed death benefit for a limited period of time

Products and riders are not available in all states. See the Agent Web Site for more information.

#### Footnotes

1. For Economax, the 7- and 15-Year Term Riders are available on the primary insured in amounts up to three times the base face amount.
2. Face amounts can never be less than \$10,000.
3. Convertible to the earlier of: (a) age 65, or (b) the end of the initial level term period plus five years.
4. To Standard Rating only.
5. Flexible premium payable to attained age 90.
6. Provided there are no term or Flex Pay PUA riders on the policy.



A Pan-American Life Insurance Group Stock Company

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