

Flexible Payment Options

The IntegrityPlus series of annuities gives you the freedom to design a plan to receive income depending on your needs. This plan can be structured to pay in a lump sum, for fixed periods, or in a stream of income you cannot outlive. If a systematic withdrawal program meets your needs, your payments can be scheduled annually, semi-annually, quarterly or monthly.

Some of the most popular distribution plans for annuitants include:

- *Period Certain, a guaranteed income over a period of years you choose. Typical choices are 5, 10 or 20 year periods for you, or if you do not survive the term, for your beneficiary, who will receive the income for the remainder of the term.*
- *Life Income with a Period Certain provides a guaranteed income for the number of years you choose or for the rest of your life (whichever is longer).*
- *Joint Life and Survivorship Option pays as long as either you or the survivor is living. After the first death, payments will continue according to the plan you have chosen.*

Tax Considerations

Under current tax law, withdrawals from annuities are received as interest (gain) first and return of investment (principal) second. This is an important point since all gains reflected in withdrawals are considered taxable income. You will pay ordinary income taxes on your earnings and, if you are under 59 1/2, you may be subject to an IRS penalty.



INTEGRITYPLUS SERIES

INTEGRITYPLUS FLEX I • INTEGRITYPLUS FLEX II

Annuity Details

Issue ages	0-95
Minimum premium	\$20
Type of money	Qualified or Non-qualified
Free withdrawal	Up to 10% annually
Sales/maintenance charges	None
Withdrawal charge..... Year 1 2 3 4 5 6+	
Flex I..... %	5 4 3 2 1 0
Withdrawal charge..... Year 1 2 3 4 5 6+	
Flex II..... %	8 7 6 5 4 0

Disclaimers

See actual Policy descriptions for complete details on IntegrityPlus annuities. Not all features are available in all states. See your MTL representative for current interest rates and details. It is recommended that you contact your tax advisor regarding all tax issues, including the impact of withdrawals. Neither MTL Insurance Company nor its representatives offer legal, tax, or accounting advice.

MTL INSURANCE COMPANY
values our
membership in



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

*Committed to honesty,
integrity and ethics*



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Policy Form
No. 900

Form No. 1573 (4/05)

FLEXIBLE PREMIUM ANNUITIES

INTEGRITYPLUS SERIES

INTEGRITYPLUS FLEX I

INTEGRITYPLUS FLEX II



A financially secure retirement requires vigilant preparation. Fixed annuities, which earn a guaranteed rate of interest for a specific period of time, are unique financial vehicles that can help you reach your retirement goals. Advantages include tax-deferred growth, guarantees on both interest and principal, and the option of a stream of income payments that you cannot outlive.

The IntegrityPlus series, which includes both flexible and single premium fixed annuities, gives you all these advantages, *plus* the proven strength of MTL Insurance Company, a beacon in the industry.

The security of any annuity is directly related to the financial health of the insurance company that issues it. Established in 1904 and the flagship of Mutual Trust Financial Group, MTL Insurance Company has over \$1 billion of invested assets, assuring the safety of your investments. Here's how IntegrityPlus can help you build your financial future.

IntegrityPlus Flex I & II Flexible Premium Deferred Annuities

Benefits of the IntegrityPlus Series

■ **Safety of Principal**

MTL Insurance Company supports the value of your IntegrityPlus annuity. Your annuity is backed by the financial strength of MTL Insurance Company, a member of the Mutual Trust Financial Group.

■ **Competitive Current Interest Rates**

The IntegrityPlus series offers current interest rates that are typically higher than fixed savings accounts. However, unlike other investment vehicles, you are not taxed today. The money accumulates in your annuity tax deferred, working more effectively for you.

■ **Guaranteed Interest Rate**

Your guaranteed minimum interest rate is set when your contract is issued, and your rate will not change for the life of your contract. Therefore, even when investment markets do poorly, your investment earns the interest rate guaranteed in your contract.

■ **Death Benefit**

The full value of the IntegrityPlus annuity is paid at death directly to the annuitant's stated beneficiary without a policy penalty and can avoid the inconveniences of probate.

■ **No Upfront Sales Charges**

All of your money goes to work for you immediately because an IntegrityPlus annuity has no upfront sales charges.

■ **Low Minimum Contributions**

With a contribution of only \$20, you can start your own IntegrityPlus Flex I or II annuity.

■ **Access to Your Money**

You can withdraw up to 10% of your IntegrityPlus annuity each year without withdrawal charges (minimum withdrawal \$500), as long as your account value—after withdrawal—will equal \$1,000 or more. Money is subject to withdrawal charges only when withdrawn in excess of the specified free withdrawal amount.

■ **Waiver of Withdrawal Charge**

Withdrawal charges may be waived if the annuitant is confined to a state-licensed hospital or a state-licensed inpatient nursing facility for at least 30 consecutive days.

■ **Disability Waiver of Premium (supplemental benefit)**

Under certain conditions, MTL will waive an average premium upon proof that the annuitant has been totally disabled. For the first 24 months, we will waive premiums if you are disabled and cannot perform your occupation. Thereafter, you must be unable to perform a reasonable occupation.

■ **Satisfaction or Your Money Back**

You have a full 20 days, 30 days in some states, to review your IntegrityPlus annuity. The initial purchase payment will be returned to you if, for any reason, you decide this opportunity is not right for you at this time—no questions asked and no penalties.

The Power of Tax Deferral

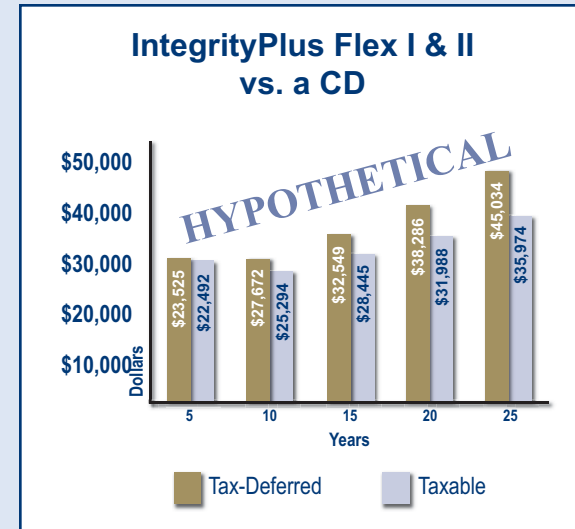
IntegrityPlus annuities offer the benefit of tax deferral. Your money grows faster because the portion that you would have paid as taxes stays inside your annuity and, with the interest, compounds to accel-

erate your return. Remember, taxes will be due on the proceeds when received. Nevertheless, you will have had the benefit of more of your money working for you. If your tax bracket is lower at retirement or when you receive the funds, you may even pay less tax on the money as you receive it.

Qualified or Non-qualified Options

The IntegrityPlus series of annuities can be qualified or non-qualified. Either way, premiums always accumulate with interest that is free of current income tax until withdrawn.*

**In general, for qualified retirement accounts, you must take at least the minimum distribution payments out of the contract beginning no later than age 70 1/2. For non-qualified annuities, the maximum annuity date is age 99.*



The graph above compares a one-time \$20,000 contribution into an annuity versus a taxable savings program such as a CD. Assume an annual interest crediting rate of 3.3% at a 31% tax bracket. At the end of 25 years the value of your tax-deferred annuity would be \$45,034, while the amount in the taxable savings program is only \$35,974. An annuity is not FDIC insured.



- **Qualified Annuities** are those used to fund tax-qualified retirement plans such as conventional IRAs. These plans qualify for special federal tax treatment, which means contributions can be tax deductible. There are many restrictions as to how much money can be contributed to such plans and how the proceeds may be taxed.
- **Non-qualified Annuities** are not afforded special tax considerations. However, a non-qualified annuity is typically far less restrictive in terms of funding and withdrawals than qualified annuities. Contributions can come from earned or unearned income, including personal savings, inheritances, investment income, and Social Security income. Non-qualified distributions can be deferred until age 99 without penalty. This flexibility makes a non-qualified annuity an appealing cash accumulation program.