



MTL INSURANCE COMPANY[®]

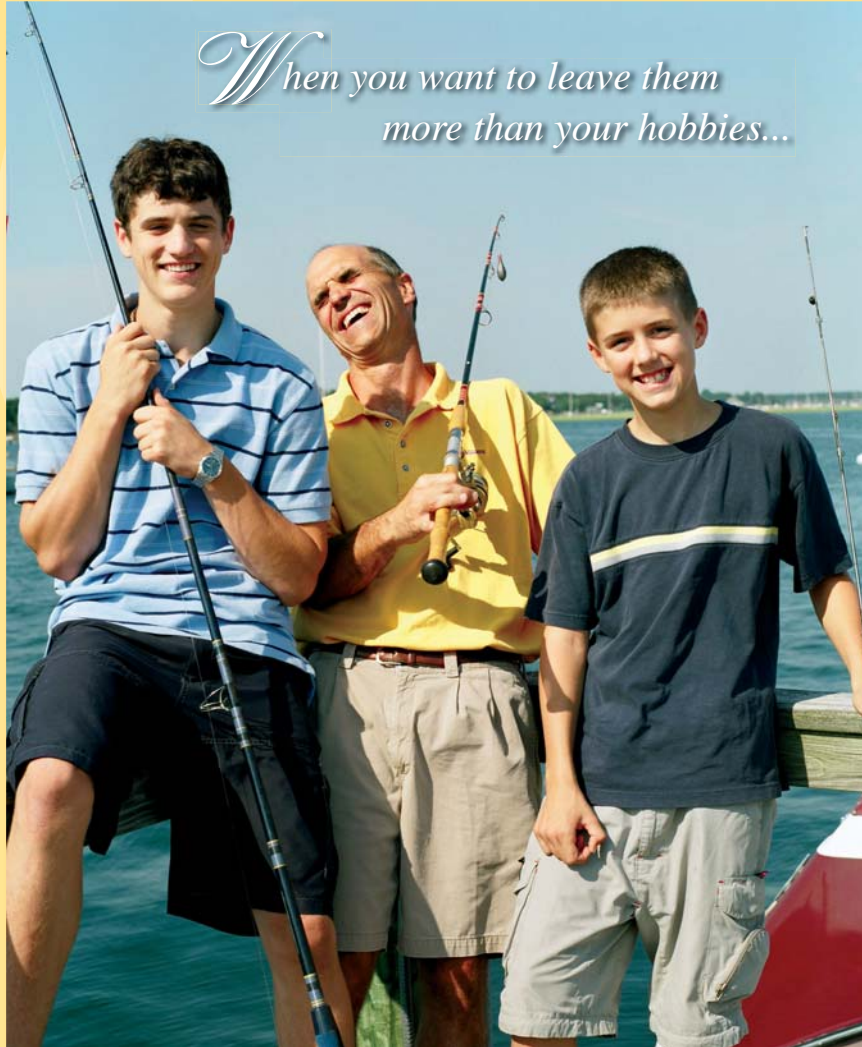
A member of the MUTUAL TRUST FINANCIAL GROUP



Legacy One

Single Premium Whole Life Insurance

*When you want to leave them
more than your hobbies...*



Legacy One and Financial Alternatives

Female Age 60 Non-Tobacco		Tax Bracket 28.00%		Legacy One			
Year	Initial Payment \$100,000	Interest-Bearing Vehicle (Yield 1.34%*)	Tax-Deferred Vehicle (Yield 1.35%+)	Year End Guaranteed Cash Value	Year End Guaranteed Death Benefit	Year End Non-Guaranteed Cash Value ** , ***	Year End Non-Guaranteed Death Benefit ** , ***
1	\$100,000	100,965	100,972	89,909	209,834	90,967	212,302
2	0	101,939	101,957	92,530	209,834	94,742	214,849
3	0	102,922	102,956	95,195	209,834	98,661	217,473
4	0	103,915	103,967	97,908	209,834	102,726	220,158
5	0	104,918	104,993	100,668	209,834	106,940	222,907
6	0	105,930	106,032	103,473	209,834	111,307	225,720
7	0	106,952	107,086	106,321	209,834	115,820	228,581
8	0	107,984	108,154	109,210	209,834	120,483	231,494
9	0	109,026	109,236	112,135	209,834	125,297	234,463
10	0	110,078	110,332	115,094	209,834	130,254	237,474
11	0	111,140	111,444	118,084	209,834	135,356	240,526
12	0	112,212	112,570	121,097	209,834	140,600	243,628
13	0	113,295	113,712	124,125	209,834	145,981	246,781
14	0	114,388	114,869	127,165	209,834	151,492	249,974
15	0	115,491	116,042	130,218	209,834	157,131	253,201
16	0	116,606	117,230	133,276	209,834	162,890	256,459
17	0	117,731	118,435	136,337	209,834	168,766	259,743
18	0	118,867	119,656	139,397	209,834	174,750	263,051
19	0	120,013	120,893	142,452	209,834	180,842	266,383
20	0	121,171	122,147	145,505	209,834	187,038	269,729

Legacy One:

Single Premium Whole Life Policy

- Tax-deferred growth
- Income tax free death benefit to heirs
- Loans and withdrawals of dividend values allowed***
- Income from dividends** may be used to:
 - » Purchase long-term care
 - » Increase life coverage
 - » Supplement income
 - » Provide gifts
 - » Increase estate value to heirs

Tax-Deferred Vehicles

- Tax-deferred growth
- Gain in accumulated values are generally subject to income tax at the death of the holder
- May have surrender charges

Interest-Bearing Vehicles

- Interest is often taxed when earned
- Rate only guaranteed for a selected time period
- Withdrawal may be subject to prematurity penalty

* From Bankrate.com, 11/29/12 (52-week average); + From MTL's IntegrityPlus Single IV (2012 average); includes surrender charges.

** Values shown include currently illustrated dividends, which are never guaranteed. (Guaranteed cash values are based on 4% interest rate. Interest earned is offset by expenses and mortality charges.)

*** Loans and withdrawals of dividend values are subject to income tax on a last-in/first-out basis if issued, as it usually is, as a modified endowment contract (MEC). In addition, a 10% IRS penalty may be imposed on loans/withdrawals of dividend values prior to age 59-1/2.

Legacy One

The Safe Money Choice

Legacy One, developed by MTL Insurance Company, is a highly competitive, single premium, participating whole life policy that can help you increase the amount of money you leave your heirs while maintaining control of your money during your lifetime. With a single, one-time premium, you can accumulate cash on a tax-deferred basis, as well as give your family the protection of a guaranteed, income tax free death benefit. From inception, Legacy One offers significant guaranteed cash values and death benefits as well as provides you liquidity and control of your money. At your death, it transfers money to your heirs cost-effectively and tax-efficiently. The death benefit is not subject to probate as long as the estate of the insured is not named as the beneficiary of the policy.

With Legacy One, you'll enjoy these major benefits:

- Life insurance protection.
- Access to cash throughout your lifetime, as well as the flexibility of using dividends to provide an income stream.*
- The death benefit passes income tax free to heirs.

Internal Rate of Return for MTL's Single Premium Policy¹

Over 20-Year Period: 1992-2012

Issue Age	Actual
35	6.00%
45	6.04%
55	5.73%

This illustration assumes a single premium policy face amount of \$50,000 issued in 1992 for a male, non-tobacco.

¹ Note: These internal rates of return are based on the non-guaranteed cash value. These values reflect past performance and may not be indicative of future performance. To obtain a current illustration for Legacy One, contact your insurance advisor.

Make your money work for you *and* your loved ones

Legacy One can help you safeguard your principal, control your money during your lifetime, and increase the amount of money you leave your heirs. Here's a summary of Legacy One's advantages:

- Tax-deferred growth of cash values.
- Income settlement options with guaranteed lifetime payouts.
- Potential dividend income or dividends used to purchase paid-up additional insurance to maximize the benefit to heirs.
- Dividend income may be used to buy long-term care insurance, increase life insurance coverage, supplement income, or use in any way you choose.*
- Loans and withdrawals of dividend values, if desired, without surrender charges.**

Legacy One is a possible alternative to:

- Interest-bearing vehicle
- Tax-deferred vehicle

Interest-bearing and tax-deferred vehicles may tie up funds for a pre-determined period of time and money removed before maturity may be subject to a penalty for early withdrawal. In addition, interest from an interest-bearing vehicle is often taxed when

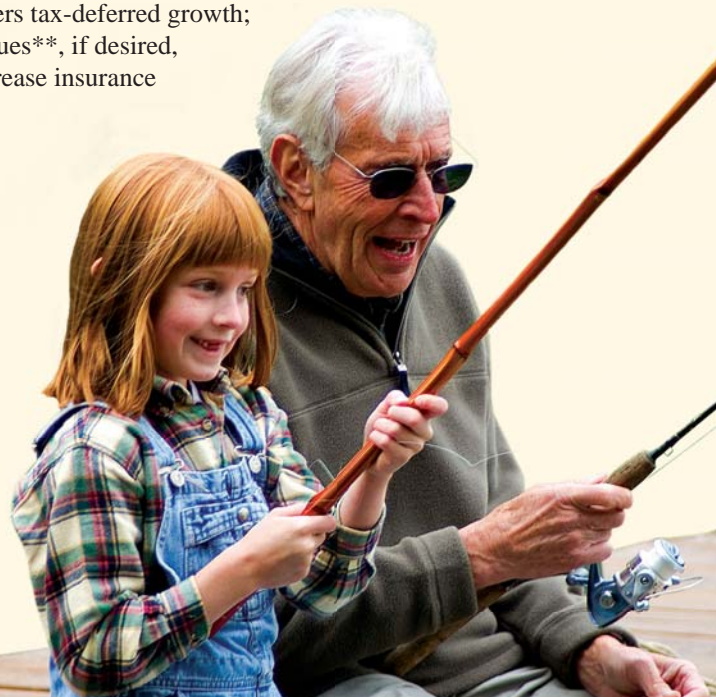
earned. While a tax-deferred vehicle offers tax-deferred growth, the income accumulated is generally taxable to heirs and surrender charges may also be incurred. Legacy One offers tax-deferred growth; income tax free death benefit to heirs; loans and withdrawals of dividend values**, if desired, without surrender charges; and dividend income*, which may be used to increase insurance coverage, or for any use you choose.

* Though dividends are never guaranteed, MTL Insurance Company has a strong record of paying dividends for over 100 years.

** Being a modified endowment contract (MEC), loans and withdrawals are subject to income tax on a last-in/first-out basis. Also, 10% IRS penalty may be imposed on loans/withdrawal of dividend values prior to age 59-1/2.

Neither MTL Insurance Company, nor independent agents or affiliates, offer legal, financial or tax advice. For advice on taxes, financial or legal issues, please consult your own advisors.

For a comparison of Legacy One with other financial alternatives, see the chart on the opposite page.





MTL is “The Whole Life Company.”[®]