



Take a closer look at MTL's products and discover why we're "The Whole Life Company."[®]

See reverse side for an illustration of the GPO on Covenant II.

Guaranteed Purchase Option (GPO)

A Simple Step Today Protects Insurability Tomorrow

MTL's Guaranteed Purchase Option (GPO) can provide security in an ever changing world because it offers a guarantee that the insured can purchase additional life insurance—without evidence of insurability—when it is most needed, such as at marriage, or the birth or adoption of a child. In the event that the insured becomes uninsurable, this feature can be monumental in protecting the financial future of loved ones.

MTL's GPO enables the insured to:

- Purchase the GPO option on any MTL life insurance product except Legacy One for all issue ages 0 through 35.
- Regularly increase insurance coverage, upon written request, on or within 31 days before each policy anniversary nearest ages 22, 25, 28, 31, 34, 37 or 40.
- Or choose an alternative option date upon marriage, or birth or adoption of a child. This alternative option may be substituted for all options, except the last one, at age 40. An alternative option must be exercised within 91 days of the qualifying event, and it replaces the next scheduled option.

It's Easy to Customize your Policy with MTL's Specially Designed Riders, Benefits and Dividend Options

In addition to the Guaranteed Purchase Option, MTL offers:

Riders and Benefits

- Accelerated Death Benefit
- Accidental Death Benefit
- Applicant Waiver of Premium Benefit
- Children's Insurance Rider
- Waiver of Premium, 2-year and 5-year
- 7- and 15-year Term Rider
- Annual Premium Paid-Up Additional Insurance Rider
- Single Premium Paid-up Additional Insurance Rider

Dividend Options

- Cash
- Reduce Premium
- Paid-Up Additions
- Accumulate with Interest
- Maximum Accumulation Dividend[®]

A Guaranteed Purchase Option (GPO) on Covenant II can produce an unmatched combination of values and guarantees.

GPO: Hypothetical Illustration

Guaranteed Purchase Option on Covenant II

Male: Age 10/Standard Non-Tobacco | Initial Face Amount: \$100,000.00

Initial Annual Premium: \$663.50** | Premium Mode: Annual | Dividend Option: Paid-Up Additions

End of Year	Age	Annual Payment	GPO Purchase Amount	Guaranteed			Non-Guaranteed		
				Total Cash Value of Paid-up Additions	Total Cash Value	Death Benefit	Total Cash Value of Paid-up Additions	Total Cash Value	Death Benefit
1	11	\$ 664	\$ 0	\$ 0	\$ 0	\$ 100,000	\$ 0	\$ 0	\$ 100,000
5	15	\$ 664	\$ 0	\$ 0	\$ 1,606	\$ 100,000	\$ 106	\$ 1,712	\$ 100,986
10	20	\$ 664	\$ 0	\$ 0	\$ 3,748	\$ 100,000	\$ 406	\$ 4,154	\$ 103,187
11	21	\$ 664	\$ 0	\$ 0	\$ 4,212	\$ 100,000	\$ 482	\$ 4,694	\$ 103,666
12	22	\$ 664	\$ 0	\$ 0	\$ 4,696	\$ 100,000	\$ 552	\$ 5,248	\$ 104,058
13	23	\$ 1,210	\$ 50,000	\$ 0	\$ 5,197	\$ 150,000	\$ 624	\$ 5,821	\$ 154,440
14	24	\$ 1,210	\$ 0	\$ 0	\$ 5,818	\$ 150,000	\$ 744	\$ 6,561	\$ 155,123
15	25	\$ 1,210	\$ 0	\$ 0	\$ 6,702	\$ 150,000	\$ 896	\$ 7,598	\$ 155,970
16	26	\$ 1,805	\$ 50,000	\$ 0	\$ 7,620	\$ 200,000	\$ 1,079	\$ 8,699	\$ 206,954
17	27	\$ 1,805	\$ 0	\$ 0	\$ 8,681	\$ 200,000	\$ 1,363	\$ 10,044	\$ 208,497
18	28	\$ 1,805	\$ 0	\$ 0	\$ 9,982	\$ 200,000	\$ 1,713	\$ 11,695	\$ 210,330
19	29	\$ 2,450	\$ 50,000	\$ 0	\$ 11,337	\$ 250,000	\$ 2,113	\$ 13,450	\$ 262,324
20	30	\$ 2,450	\$ 0	\$ 0	\$ 12,884	\$ 250,000	\$ 2,606	\$ 15,490	\$ 264,692
21	31	\$ 2,450	\$ 0	\$ 0	\$ 14,730	\$ 250,000	\$ 3,156	\$ 17,886	\$ 267,200
22	32	\$ 3,156	\$ 50,000	\$ 0	\$ 16,654	\$ 300,000	\$ 3,766	\$ 20,420	\$ 319,828
23	33	\$ 3,156	\$ 0	\$ 0	\$ 18,819	\$ 300,000	\$ 4,477	\$ 23,295	\$ 322,772
24	34	\$ 3,156	\$ 0	\$ 0	\$ 21,329	\$ 300,000	\$ 5,259	\$ 26,588	\$ 325,844
25	35	\$ 3,940	\$ 50,000	\$ 0	\$ 23,933	\$ 350,000	\$ 6,102	\$ 30,035	\$ 378,960
26	36	\$ 3,940	\$ 0	\$ 0	\$ 26,825	\$ 350,000	\$ 7,039	\$ 33,864	\$ 382,269
27	37	\$ 3,940	\$ 0	\$ 0	\$ 30,111	\$ 350,000	\$ 8,073	\$ 38,184	\$ 385,745
28	38	\$ 4,820	\$ 50,000	\$ 0	\$ 33,514	\$ 400,000	\$ 9,200	\$ 42,714	\$ 439,343
29	39	\$ 4,820	\$ 0	\$ 0	\$ 37,238	\$ 400,000	\$ 10,475	\$ 47,713	\$ 443,272
30	40	\$ 4,820	\$ 0	\$ 0	\$ 41,422	\$ 400,000	\$ 11,919	\$ 53,341	\$ 447,564

- Provides the opportunity to purchase another permanent policy, equal to the amount of the option, without evidence of insurability.
- Options can be exercised, upon written request, on or within 31 days, before each policy anniversary nearest age 22, 25, 28, 31, 34, 37 or 40.

This is an illustration, not a contract. Version 4.53. The results shown are not a guarantee of future performance. Guaranteed values are based on 4% interest rate offset by expenses and mortality charges. ** Premiums are rounded up for illustration purposes only.

For an illustration that represents your age and needs, contact your MTL Insurance Company representative:



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