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## MARKETING SUPPORT

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### Field Force Bulletin

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11/24/2014

### MTL Maintains Dividend Scale for 2015

The Board of Directors, which sets MTL Insurance Company's dividend scale, has approved maintaining the current scale for 2015. MTL Insurance Company takes great pride in delivering outstanding guaranteed values to its policyholders. Although dividends are not required nor guaranteed, we view them as an important added benefit to the strong policy guarantees of our participating whole life products. Our century-long record of consistently paying dividends confirms our commitment to policyholders.

#### FINANCIAL STRENGTH

MTL's value proposition is a combination of its high-performing products, outstanding service from producers and home office staff, and strong financial position. Our financial strength continues to remain solid due to a highly diversified portfolio of investments, good ratings and an NAIC capital ratio that, for year-end 2014, is expected to be more than five times greater than the Company Action Level as defined by the NAIC Risk Based Capital formulas.

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