

## Horizon Guarantee<sup>TM</sup> is Now Available!

Providing a Guaranteed Death Benefit at a Guaranteed Cost-Effective Premium

Horizon Guarantee<sup>TM</sup>, Mutual Trust Life Insurance Company's newest participating whole life product, provides a guaranteed death benefit at a level, guaranteed premium that's often lower than other whole life premiums. Horizon Guarantee is a good choice for anyone whose first priority is death benefit protection. It's a great complement to Mutual Trust's product portfolio by providing permanent coverage on a budget.

### Target Markets:

- Maximum base policy death benefit with long-term premium flexibility.
- Lower cost, long-term guaranteed death benefit with an exit strategy.
- Clients looking for a forced-savings aspect to their insurance coverage.
- Legacy building on an annual premium basis.

### Horizon Guarantee also offers:

- The same competitive first year and renewal commissions as Horizon Value<sup>TM</sup>. (Refer to the commission schedule on the Agent Web Site under the "Your Agency," "Reports" tab.)
- Guaranteed cash value and non-guaranteed dividends grow tax-deferred and can be used in later years to supplement income in retirement or offset premium.
- Issue ages from 0-85.
- Preferred Plus and Preferred underwriting classes.
- An Accelerated Death Benefit Rider, with Chronic and Terminal Illness provisions at no additional premium.
- Single Pay and Flex Pay PUA Riders for sale (maximum annual rider premium on Flex Pay PUA cannot be more than 30% of the total annual premium of the Horizon Guarantee policy at issue).

### Plus:

- Horizon Guarantee uses our standard life application, ICC16-6500-16 or state variation. (Applications are available on the Agent Web Site under the "Forms & Applications" tab.) **Please note:** Applications already submitted to the Home Office for other Mutual Trust products cannot be amended and changed to Horizon Guarantee.
- Horizon Guarantee and its Single Pay and Flex Pay PUA Riders are currently available for sale in all states except California and Delaware. Notifications will be sent as the product becomes available in remaining states.

### Planning Cases and Running Illustrations

You can run illustrations for Horizon Guarantee on Century II illustration software, version 4.89. (Since Horizon Guarantee is a death-benefit focused product, it will not be available on the IBC and College Planning concepts in Century II.)

For more information on Horizon Guarantee or for assistance in case design or running illustrations, please contact our Sales Development Team at 800-323-7320, ext. 5140, or [SalesDevelopment@mutualtrust.com](mailto:SalesDevelopment@mutualtrust.com). We look forward to working with you to help your clients reach their financial goals.

Click [here](#) for complete product details and marketing materials on Horizon Guarantee.

**HORIZON**<sup>TM</sup>  
**GUARANTEE**