

MUTUAL TRUST LIFE INSURANCE COMPANY[®]

A Pan-American Life Insurance Group Stock Company



HORIZON[™]

VALUE

Providing **financial security** for your loved ones
and early, fast, **guaranteed cash growth** for you!



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Horizon Value™, Mutual Trust's participating whole life product, provides the peace of mind and financial security you want and need for your loved ones. But did you know it also builds guaranteed cash value fast? With Horizon Value, the guaranteed cash value and non-guaranteed dividends in your policy grow early, rapidly and tax-deferred, quickly multiplying in your policy. As a policyowner, you have access, liquidity and control of this money throughout your life through policy loans and by withdrawing values generated by dividends. Think of the possibilities having access to these cash values can provide you or your business. It could help you send your children to college, supplement your income, upgrade your business equipment, or complete more items on your wish list.

Horizon Value provides early, fast, guaranteed growth of cash values, PLUS:

- **Guaranteed Level Premiums**—that will *never* increase for the life of the policy as long as you pay your premiums.
- **Guaranteed Death Benefit**—usually received income tax free by your beneficiaries.
- **Non-Forfeiture Benefits**—including term or reduced paid-up insurance, if your plans change.
- **Accelerated Death Benefit Rider (with Chronic and Terminal Illness provisions)**—available at no additional premium. This rider makes it possible to accelerate a portion of your policy's death benefit if the insured becomes chronically or terminally ill, providing funds at a time when your family might need it most.*
- **Flexibility of Customizing Your Policy**—fit your specific needs by adding optional riders and benefits as recommended by your Mutual Trust insurance representative.

To find out if Horizon Value is right for you, contact your Mutual Trust Representative.

* Administrative and reduction fees are taken at the time of acceleration. See rider language for full details.

Our Mutual Advantage: Mutual Trust Life Insurance Company is a wholly owned subsidiary of the Pan-American Life Insurance Group (PALIG) and operates within a mutual holding company structure. This means we are owned by our policyowners, not shareholders. As a policyowner, you will be our first priority, not investors or other outside interests. Mutual Trust was founded in 1904 on the principles of mutuality and policyholder participation, values we continue to embrace today. So while dividends are not guaranteed nor required by law, our financial strength and sound management has enabled us to pay them to owners of our participating products for more than 100 years.

Mutual Trust is "The Whole Life Company."™

This piece may not be used in Iowa.



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