

MUTUAL TRUST LIFE SOLUTIONSSM

Policies are underwritten by Pan-American Life Insurance Company



HORIZONTM

VALUE

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

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 Critical, 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 critically, 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.

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

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

Whole Life Solutions You Can Trust™: At Mutual Trust, we specialize in financial solutions that provide our clients with security and peace of mind. For over a century, we have operated within a mutual holding company structure, prioritizing the needs and well-being of our policyholders. We continue to uphold this commitment through our exceptional service, financial strength, and sound governance. You can trust us to help protect what matters most—your family, your business, and your future.

Neither Mutual Trust Life Solutions, nor independent agents or affiliates, offer legal or tax advice. For advice on taxes and legal issues, please consult a tax or legal expert of your choice.



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