

## Life Products at a Glance

Product Name	Horizon Value™	Horizon Guarantee™	Legacy One	Horizon Blend™	SelectTerm 10, 15, 20 and 30
<b>Product Type</b>	• Participating Whole Life	• Participating Whole Life	• Single Premium, Participating Whole Life	• Blended: Whole Life/Term	• Term
<b>Features</b>	<ul style="list-style-type: none"> <li>• Guaranteed level premiums, guaranteed cash values (plus non-guaranteed dividends), and guaranteed death benefit</li> <li>• High, early guaranteed cash value (The annual increase in cash values often exceeds the annual premium by Year 4)</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed death benefit at a guaranteed level premium often lower than other whole life premiums</li> <li>• Guaranteed cash value (plus non-guaranteed dividends) build in later years</li> </ul>	<ul style="list-style-type: none"> <li>• One premium, guaranteed cash values (plus non-guaranteed dividends), and guaranteed death benefit</li> <li>• Competitive tax-deferred cash accumulation vehicle</li> <li>• Underwriting amount is based on the net amount at risk</li> </ul>	<ul style="list-style-type: none"> <li>• Permanent protection at a lower premium than our other whole life products</li> <li>• Guaranteed cash value (plus non-guaranteed dividends)</li> <li>• Death benefit is guaranteed for 20 years.<sup>1</sup></li> <li>• Guaranteed term conversion without evidence of insurability<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed level premium for 10, 15, 20 or 30 years</li> <li>• Renewable annually to age 98</li> <li>• Convertible without evidence of insurability to any Mutual Trust whole life product<sup>3</sup></li> </ul>
<b>Premiums</b>	• Payable to age 90	• Payable to age 121	• Single	• Payable to age 121	• Payable to age 98
<b>Issue Ages &amp; Underwriting Classes</b>	<ul style="list-style-type: none"> <li>• Standard, 0–17</li> <li>• Standard Tobacco, 18–75</li> <li>• Standard Non-Tobacco, 18–75</li> <li>• Preferred Non-Tobacco, 18–75</li> <li>• Preferred Tobacco, 18–75</li> <li>• Preferred Plus Non-Tobacco, 18–75</li> </ul>	<ul style="list-style-type: none"> <li>• Standard, 0–17</li> <li>• Standard Tobacco, 18–85</li> <li>• Standard Non-Tobacco, 18–85</li> <li>• Preferred Non-Tobacco, 18–85</li> <li>• Preferred Tobacco, 18–85</li> <li>• Preferred Plus Non-Tobacco, 18–85</li> </ul>	<ul style="list-style-type: none"> <li>• Standard, 0–17</li> <li>• Standard Tobacco, 18–85</li> <li>• Standard Non-Tobacco, 18–85</li> </ul>	<ul style="list-style-type: none"> <li>• 18–65: Standard Tobacco, Standard Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, and Preferred Plus Non-Tobacco</li> </ul>	<ul style="list-style-type: none"> <li>• SelectTerm 10, 18–75</li> <li>• SelectTerm 15, 18–70</li> <li>• SelectTerm 20, 18–65</li> <li>• SelectTerm 30, 18–50</li> </ul>
<b>Minimum Face Amount</b>	<ul style="list-style-type: none"> <li>• Preferred Plus and Preferred classes, only available if the total underwriting risk is \$100,000 or greater</li> <li>• Standard classes, 0–39, \$25,000</li> <li>• Standard classes, 40–75, \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Plus and Preferred classes, only available if the face amount at issue is \$100,000 or greater</li> <li>• Standard classes, \$50,000</li> </ul>	• \$5,000	• \$100,000	• \$100,000
<b>Maximum Face Amount</b>	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting

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Product Name	Horizon Value™	Horizon Guarantee™	Legacy One	Horizon Blend™	SelectTerm 10, 15, 20 and 30
<b>Riders &amp; Benefits</b>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Chronic and Terminal Illness</li> <li>Accidental Death Benefit</li> <li>Applicant Waiver of Premium<sup>6</sup></li> <li>Children's Insurance Rider</li> <li>Disability Benefit Rider, on Flex Pay PUA</li> <li>Flex Pay PUA Rider<sup>5</sup></li> <li>Guaranteed Purchase Option<sup>4</sup></li> <li>7- and 15-Year Term Rider</li> <li>Single Premium PUA Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Chronic and Terminal Illness</li> <li>Accidental Death Benefit</li> <li>Applicant Waiver of Premium<sup>6</sup></li> <li>Children's Insurance Rider</li> <li>Disability Benefit Rider, on Flex Pay PUA</li> <li>Flex Pay PUA Rider<sup>5</sup> (maximum annual rider premium cannot be more than 30% of total annual premium of the policy at issue)</li> <li>Guaranteed Purchase Option<sup>4</sup></li> <li>Single Premium PUA Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Chronic and Terminal Illness</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Chronic and Terminal Illness</li> <li>Accidental Death Benefit</li> <li>Children's Insurance Rider</li> <li>Disability Benefit Rider, on Flex Pay PUA</li> <li>Flex Pay PUA Rider<sup>5</sup> (maximum annual rider premium cannot be more than 30% of total annual premium of the policy at issue)</li> <li>Guaranteed Purchase Option<sup>4</sup></li> <li>Single Premium PUA Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit—Terminal Illness</li> <li>Children's Insurance Rider</li> <li>Waiver of Premium, 2-Year and 5-Year Own Occupation</li> </ul>
<b>Loans</b>	<ul style="list-style-type: none"> <li>On the base policy, after the first policy anniversary (not to exceed the cash surrender value)</li> <li>Within 10 business days after new premiums are processed on cash value generated by PUA riders if available</li> </ul>	<ul style="list-style-type: none"> <li>On the base policy, after the first policy anniversary (not to exceed the cash surrender value)</li> <li>Within 10 business days after new premiums are processed on cash value generated by PUA riders if available</li> </ul>	<ul style="list-style-type: none"> <li>As a modified endowment contract (MEC), loans and withdrawals are subject to income tax on a last-in/first-out basis</li> </ul>	<ul style="list-style-type: none"> <li>After the first policy anniversary (not to exceed the cash surrender value)</li> </ul>	<ul style="list-style-type: none"> <li>No</li> </ul>
<b>Client Profile</b>	<ul style="list-style-type: none"> <li>Individuals, families and businesses where high, early guaranteed growth of cash value is important</li> </ul>	<ul style="list-style-type: none"> <li>Individuals, families and businesses where a guaranteed death benefit is important and cash value is secondary</li> </ul>	<ul style="list-style-type: none"> <li>Older individuals who want to increase the money they leave their heirs while maintaining control of their money during their lifetime</li> </ul>	<ul style="list-style-type: none"> <li>Individuals, families and businesses where permanent protection and whole life guarantees are important, but funds are limited</li> </ul>	<ul style="list-style-type: none"> <li>Individuals, families and businesses who need a guaranteed premium and guaranteed death benefit for a limited period of time</li> </ul>

Products and riders are not available in all states. See the Agent Web Site for more information.

**Footnotes**

- The guaranteed death benefit can be continued beyond 20 years, though the term portion of the premium will increase annually.
- During the first 20 years or to age 70, if earlier.
- Convertible to the earlier of: age 70, or the end of the initial level term period.
- To Standard Rating only.
- Flexible premium payable to attained age 90.
- Provided there are no term or Flex Pay PUA riders on the policy.



A Pan-American Life Insurance Group Stock Company

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