

Riders at a Glance (Riders & Supplemental Benefits)

Rider	Features	Issue Ages	Availability	Minimum / Maximum								
Accelerated Death Benefit Rider—Chronic Illness Provision¹	<ul style="list-style-type: none"> A portion of the policy's death benefit can be accelerated if the Insured has been certified through written certification by a physician to be permanently chronically ill. 	0–75 (Elections cannot be made until insured's attained age is 18.)	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ Legacy One 	<ul style="list-style-type: none"> Minimum annual election is the lesser of 5% of the eligible face amount or \$10,000 Maximum annual election is 24% of the eligible face amount up to \$240,000 								
Terminal Illness Provision	<ul style="list-style-type: none"> A portion of the death benefit can be paid prior to death if the Insured is diagnosed with a terminal illness. Death must be expected within 12 months. Written certification by a physician is required. 	Not applicable	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ Legacy One SelecTerm 	<ul style="list-style-type: none"> Minimum is the lesser of 50% of the policy or \$10,000 Maximum is 50% of a policy, up to \$250,000 								
Accidental Death Benefit Rider	<ul style="list-style-type: none"> Additional death benefits may be paid if death results one year from an accident and before age 70. 	0–60	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ 	<ul style="list-style-type: none"> Minimum is \$5,000 <table border="0"> <tr> <td>BASE</td> <td>RIDER</td> </tr> <tr> <td>Less than \$12,500;</td> <td>2 x Base</td> </tr> <tr> <td>\$12,500–25,000;</td> <td>\$25,000</td> </tr> <tr> <td>\$25,000 or greater;</td> <td>1 x Base to \$150,000</td> </tr> </table>	BASE	RIDER	Less than \$12,500;	2 x Base	\$12,500–25,000;	\$25,000	\$25,000 or greater;	1 x Base to \$150,000
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Less than \$12,500;	2 x Base											
\$12,500–25,000;	\$25,000											
\$25,000 or greater;	1 x Base to \$150,000											
Applicant Waiver of Premium Benefit	<ul style="list-style-type: none"> If the Applicant named in the application dies before the Insured is age 25, Mutual Trust will waive premiums that become due until the policy anniversary nearest the Insured's 25th birthday. If the Applicant becomes totally disabled, we will waive premiums that become due during the duration of that total disability or until the policy anniversary nearest the Insured's 25th birthday, whichever is sooner. 	Applicant 18–54 and Insured less than age 15 (The Applicant cannot turn 65 before the Insured reaches age 25.)	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ 	<ul style="list-style-type: none"> The maximum annual premium that will be waived is \$1,500 								
Children's Insurance Rider	<ul style="list-style-type: none"> Covers all children named in the application under actual age 20. Children born or adopted (if less than actual age 20) after the rider is in effect are also covered. 	18–55 (Primary Insured) 0–20 (Child)	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ SelecTerm 	<ul style="list-style-type: none"> Minimum is \$2,000² Maximum is \$10,000² 								
Disability Benefit Rider (DBR) for Flex Pay PUA Rider	<ul style="list-style-type: none"> Specifically designed for use with the Flex Pay PUA Rider. When issued, policyowner selects a benefit period, amount and 2-year or 5-year own occupation option. If insured becomes totally disabled, benefit amount selected will be paid as premium payments into Flex Pay PUA Rider. Benefit Periods: minimum is 7 years; maximum is lesser of Flex Pay PUA Rider premium years, 20 years, or Insured's age 65. 	0–58	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ 	<ul style="list-style-type: none"> Minimum is \$1,000 Maximum is lesser of \$15,000 or the Flex Pay PUA Rider specified maximum premium 								
Flexible Premium Paid-Up Additional Insurance Rider (Flex Pay PUA Rider)^{3,4}	<ul style="list-style-type: none"> This rider provides flexibility in the amount and frequency of rider premiums paid. When policyowner purchases this rider, he/she selects the annual rider premium he/she wants to pay and the maximum premium and is underwritten for this amount. In each policy year, he/she can pay any amount, at any time, as long as the maximum amount selected is not exceeded and the minimum of \$100 per policy year is met. This rider is eligible for dividends. 	0–70 (Rider payable to age 90)	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ 	<ul style="list-style-type: none"> Minimum is \$100 annual premium Maximum for Horizon Value and Economax is \$100,000 annual premium Maximum for Horizon Guarantee cannot exceed 30% of total annual premium of the policy at issue 								

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Rider	Features	Issue Ages	Availability	Minimum / Maximum
Guaranteed Purchase Option Rider	<ul style="list-style-type: none"> Option to purchase another permanent policy without evidence of insurability. Regular option ages are nearest age 22, 25, 28, 31, 34, 37 and 40. 	0–35	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ (To Standard Rating only) 	<ul style="list-style-type: none"> Minimum is \$5,000 Maximum is \$50,000
Single Premium Paid-Up Additional Insurance Rider³	<ul style="list-style-type: none"> This rider provides a level amount of paid-up life insurance paid for by a single premium. This rider is eligible for dividends. 	0–75	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ 	<ul style="list-style-type: none"> Minimum is \$1,000 face amount Maximum is \$500,000 premium
Waiver of Premium 2-Year Own Occupation	<ul style="list-style-type: none"> Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 2 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation. 4-month elimination period. 	0–60	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ SelecTerm 	Not applicable
Waiver of Premium 5-Year Own Occupation	<ul style="list-style-type: none"> Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 5 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation. 4-month elimination period. 	0–60	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ Horizon Blend™ SelecTerm 	Not applicable
7-Year Term Rider	<ul style="list-style-type: none"> Provides term insurance for the primary insured and up to 8 others (if no other riders are present). 7-year guaranteed level premium. Premiums increase annually beginning with year 8 to become an annually renewable term rider to the earlier of age 95 and the end of the premium paying period of the policy. 	18–75	<ul style="list-style-type: none"> Horizon Value™ 	<ul style="list-style-type: none"> \$25,000 Minimum Maximum for Horizon Value is 10 times the base face amount
15-Year Term Rider	<ul style="list-style-type: none"> Provides term insurance for the primary insured and up to 8 others (if no other riders are present). 15-year guaranteed level premium. Premiums are level for successive 15-year periods to age 80, then becomes an annually renewable term rider to the earlier of age 95 and the end of the premium paying period of the policy. 	18–70	<ul style="list-style-type: none"> Horizon Value™ 	<ul style="list-style-type: none"> \$25,000 Minimum Maximum for Horizon Value is 10 times the base face amount

Riders are not available in all states. See the Agent Web Site for more information.

Rider Footnotes

1. Refer to the *Accelerated Death Benefit Rider for Chronic and Terminal Illness Product Guide* for a definition of chronic illness.
2. The minimum child rider of \$2,000 is available on a minimum base policy of \$10,000. For base amounts over \$10,000, you may purchase 20% of the base or \$10,000—whichever is less.
3. MEC status can result from use of these riders.
4. Use of Maximum Accumulation Dividend[®] option may protect policies that have a Flexible Premium Paid-Up Additional Insurance Rider from becoming a MEC.



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