

Fact Sheet

Producers and policyholders alike choose Mutual Trust Life Insurance Company because we're a financially sound organization with a proud past and a clear vision for the future.

Overview

Mutual Trust Life Insurance Company, a Pan-American Life Insurance Group Stock Company, develops, underwrites, and services individual life insurance and annuities. Known as The Whole Life Company®, our expertise is participating whole life insurance—the foundation of sound financial planning.

History

Mutual Trust was founded in 1904 on the principles of mutuality and policyholder participation. Throughout the years we have continued to provide life insurance products designed to maintain value over time, and to provide our policyholders with protection and wealth management while maintaining excellent financial strength.

In 2015, Mutual Trust became a wholly owned subsidiary of Pan-American Life Insurance Group (PALIG). PALIG, a mutual holding company, is a leading provider of insurance and financial services throughout the Americas and has been delivering trusted financial services since 1911.

Financial Highlights (2021)

- Ratings
 - “A” (Excellent) Financial Strength rating from A.M. Best¹
 - “A” (Strong) Insurer Financial Strength rating from Fitch²
- Risk-based capital ratio of over 479%

- 2021 Capital & Surplus-to-Liabilities Ratio of 7.9%
- Continued history of paying dividends since 1909
- Over \$6 billion total assets combined with PALIG

Products and Distribution

- Develops, underwrites, and services individual life insurance and annuities
- Offers a competitive portfolio of participating whole life products
- Provides flexible options for any cash value scenario
- Offers options for competitive-cost long-term guaranteed death benefit
- Offers options for all types of legacy building needs
- Licensed in 49 states and the District of Columbia (Products not available in New York)
- Independent agents nationwide have chosen to represent Mutual Trust products

Home Office

Mutual Trust Life Insurance Company
1200 Jorie Boulevard • Oak Brook, IL 60523

Learn more at [MutualTrust.com](https://www.MutualTrust.com) or call
1-800-323-7320.



A Pan-American Life Insurance Group Stock Company

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¹ Third highest rating | ² Third highest rating