

PRODUCT GUIDE

Legacy One

SINGLE PREMIUM WHOLE LIFE INSURANCE

Legacy One is a highly competitive, single premium, participating whole life insurance product that helps policyowners increase the amount of money they leave their heirs while enabling them to maintain access and control of it during their lifetime. With just one premium, Legacy One provides guaranteed life insurance protection; guaranteed, tax-deferred growth of cash values and non-guaranteed dividends (which policyowners can access through loans and withdrawals); and a guaranteed death benefit that passes income-tax free to loved ones.

Personal Uses include: Legacy and estate planning, gifting, as an alternative to interest-bearing and tax-deferred vehicles, to supplement retirement income and more.

Product Specifications for Legacy One

Issue Ages: 0–85

Rate Bands: None

Risk Classes:

- 18–85: Tobacco
- 18–85: Non-Tobacco
- 0–17: Juvenile

Minimum Face Amount: The overall product minimum face amount is \$5,000.

Guaranteed Interest Rate: A 4.0% interest rate is applied in the calculation of guaranteed cash values. However, the interest earned is offset by expense and mortality charges.

Premiums vary by sex, underwriting class and issue age. No additional premiums are allowed after the initial single premium.

Policy Fee: \$50

Cash Values: Vary by sex, underwriting class and attained age.

Dividends: Vary by sex, attained age and underwriting class. Dividend options include:

- Cash
- Paid-Up Additions
- Accumulate with Interest

Loans: Loans up to the amount of the cash surrender value are available at any time. Withdrawals of Legacy One guaranteed cash values are not allowed.

Loan and Interest Rate: The Loan Interest Rate is variable. The maximum rate is the greater of the Cash Value Rate plus 1% or the Moody Corporate Bond Yield Average – Monthly Average Corporates.

Optional Riders:

- Accelerated Death Benefit—Chronic and Terminal Illness (See *Rider Guide* for details)

Surrender Charges: None | **Payment Mode:** Annual

Beneficiary Settlement Options:

- Life—Life and Period Certain
- Joint Life—Joint Life Certain Period
- Interest Only—Period Certain
- Lump Sum

Convenient Loan Repayment Plans: Repay on PAC or other mode



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