



Accelerated Death Benefit Rider For Chronic and Terminal Illness

Approximately 45% of Americans suffer from a chronic illness and 25% of these people are unable to perform at least one activity of daily living (ADL).^{*} As the population continues to age, these numbers will increase. By 2025, it's predicted that chronic disease will affect nearly 50% of Americans.^{**}

Mutual Trust's Accelerated Death Benefit Rider, available to you at no additional premium, gives you the opportunity to access a portion of your policy's death benefit during your lifetime in the event of permanent chronic or terminal illness.^{***}

In addition to deciding if you want to accelerate benefits, you choose:

- The amount you want to accelerate, and
- How you want to receive the funds—in a lump sum, or as a series of equal payments semi-annually, quarterly or monthly.****

Our Accelerated Death Benefit Rider is not long-term care insurance. In fact, you don't even need to use the money you accelerate to pay healthcare costs. You can use it for any purpose you choose.****

Since accelerated benefits are payable prior to death, a discount is applied to the payment and the actual amount you receive will be less than the death benefit accelerated.****

Accelerating Death Benefits for Chronic Illness

Imagine the care you might need if you developed a permanent chronic illness and required help with daily activities. It could be difficult emotionally and financially for you and your loved ones. Now imagine you're covered by a Mutual Trust whole life insurance policy, which includes our Accelerated Death Benefit Rider for Chronic and Terminal Illness. You'd have the opportunity to accelerate a minimum of 5% of your policy's eligible face amount or \$10,000 (maximum 24%, or up to \$240,000) per year.****

Who's Eligible for Acceleration Due to Chronic Illness?

Mutual Trust whole life policies are issued with the Accelerated Death Benefit Rider for both Chronic and Terminal Illness.*** To accelerate benefits under the chronic illness provision, insureds must be certified in writing by a physician as permanently:

- Unable to perform at least two ADLs without substantial assistance, or
- Requiring substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment.****

Who's Eligible for Accelerations Due to Terminal Illness?

The Accelerated Death Benefit Rider for Terminal Illness is provided on all Mutual Trust whole life and term products. To qualify for acceleration under this provision, the insured must be certified in writing by a physician to have a non-correctable medical condition for which life expectancy, assuming ordinary and reasonable medical care, is 12 months or less. The minimum election is the lesser of 50% of the eligible face amount or \$10,000; the maximum is 50% of the eligible face amount up to \$250,000.****

Life's unpredictable. Things happen and sometimes you have to change your plans. While decisions like whether to accelerate death benefits can be difficult, it's good to know that with Mutual Trust you have the choice.

For more information, contact your Mutual Trust Representative.

* The six ADLs are eating, bathing, dressing, toileting, transferring, and continence.

** Centers for Disease Control and Prevention, 2012.

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

**** See rider provisions for full details.

Our Mutual Advantage: Mutual Trust Life Insurance Company is a wholly owned subsidiary of the Pan-American Life Insurance Group (PALIG) and operates within a mutual holding company structure. This means we are owned by our policyowners, not shareholders. As a policyowner, you will be our first priority, not investors or other outside interests. Mutual Trust was founded in 1904 on the principles of mutuality and policyholder participation, values we continue to embrace today. So while dividends are not guaranteed nor required by law, our financial strength and sound management has enabled us to pay them to owners of our participating products for more than 100 years.

Mutual Trust is The Whole Life Company.®

The Chronic Illness provision is not available in California. This piece may not be used in California.



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