



## Increase the value of your whole life policy with our **Paid-Up Additional Insurance Riders**



Your whole life coverage should be able to change with you.

Mutual Trust's paid-up additional (PUA) insurance riders help you easily and flexibly increase the amount of guaranteed death benefit and cash value in your participating whole life insurance policies once, or throughout your life.

### **Why add a PUA rider to your policy?**

It can help you:

- Create more tax-deferred cash value in your policy, which you can use throughout your life—for a variety of reasons—including college planning, mortgage acceleration, supplementing retirement income, or any other reason you choose.\*
- Provide additional death benefit to your loved ones.

## Pay When and What You Want with Our Flex Pay PUA Rider

Our Flex rider lets you decide how much to add to your policy and when. In fact, to help you with estate and legacy planning, you can pay premiums and add value to your policy to age 90!



### How it works

- When you purchase a Flex Pay PUA Rider, you select the maximum premium you want to pay, up to \$100,000 per year. Each year you can pay any amount, at any time, as long as you pay \$100 per year and don't exceed the maximum premium you selected.\*\*
- Money paid into the rider is participating, which means it may earn dividends like the rest of your policy.\*\*\*
- Offers a Disability Benefit Rider (DBR), which will pay your PUA premiums, up to a maximum of \$15,000, if you become disabled.\*\*



## Pay Once with our Single Premium PUA Rider

You can jump start your death benefit and cash value growth by paying one lump sum premium into your base policy at the time your policy is issued.

### How it works

- The minimum face amount you can purchase on our Single Premium PUA Rider is \$1,000; the maximum premium you can pay is \$500,000.\*\*
- Money paid into the rider is participating, which means it may earn dividends like the rest of your policy.\*\*\*

Your life changes.



Mutual Trust's PUA riders help your coverage change with you.

**For more information on the advantages of PUAs, contact your Mutual Trust Representative.**

*\* Your policy will be tested for potential status as a Modified Endowment Contract (MEC) each time a premium is paid or withdrawals are taken. Neither Mutual Trust Life Insurance Company, nor independent agents or affiliates, offer legal, financial or tax advice. Please contact a tax advisor regarding the consequences of a policy becoming a MEC.*

*\*\* See rider provisions for full details.*

*\*\*\* Dividends are never guaranteed nor required by law.*

**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."<sup>TM</sup>



A Pan-American Life Insurance Group Stock Company

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