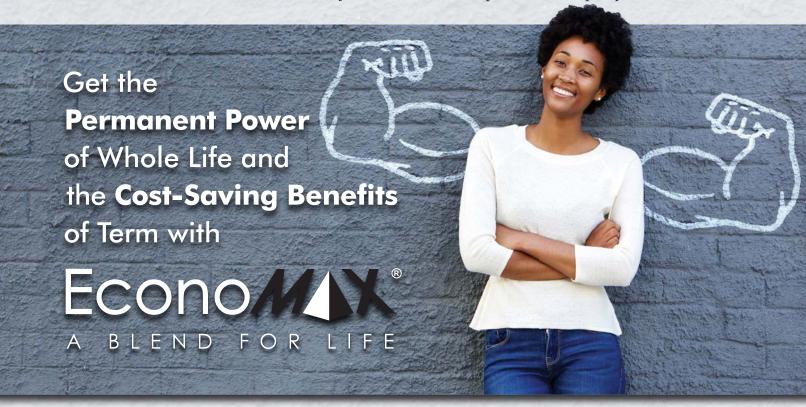
MUTUAL TRUST LIFE INSURANCE COMPANY®

A Pan-American Life Insurance Group Stock Company



Economax® is a blended product, made up of participating whole life and term insurance. It can be a useful choice for families and businesses on a limited budget who want the benefits of permanent insurance and the cost savings of term.

Economax provides these advantages over other types of life insurance products:

- Guaranteed level premiums, payable to age 100. Premiums for Economax are often less than for traditional whole life and will not increase for the life of the policy.
- Guaranteed cash values and non-guaranteed dividends.
- Guaranteed death benefit for the first year. After that time, dividends help maintain the first-year death benefit amount.*
- A variety of riders and benefits you can add to help customize your policy and satisfy your needs.

To find out if Economax is right for you, contact your Mutual Trust Representative.

* Dividends are never guaranteed. Therefore, dividends and the death benefit may fluctuate.

law, our financial strength and sound management has enabled us to pay them to

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

Mutual Trust is "The Whole Life Company."™

owners of our participating products for more than 100 years.

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