

MUTUAL TRUST LIFE INSURANCE COMPANY®
A Pan-American Life Insurance Group Stock Company

SELECTERM
10, 15, 20, 30 YEARS

Life Insurance
on **YOUR** Terms



Term insurance is economical protection for a finite period of time. Our SelecTerm provides the value and flexibility you want and need for the period of time that fits your needs.

SelecTerm's Advantages

- Guaranteed level premiums for 10, 15, 20 or 30 years. The choice is yours.
- Renewable annually to age 98.
- Level death benefit to age 98.
- Coverage amounts start at \$100,000.
- Additional riders and benefits available to help you customize your policy to fit your needs.
- Accelerated Death Benefit Rider for Terminal Illness provided at no additional premium.*
- Conversion opportunities let you convert your SelecTerm policy to any of our permanent life insurance products as your finances and needs change.**

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

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

** SelecTerm can be converted to permanent insurance prior to whichever is earliest: age 70, or the end of the initial level term period.

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.®



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