

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

Legacy One

SINGLE PREMIUM WHOLE LIFE INSURANCE

Increase the money you leave loved ones while
maintaining control of it during your life.



Legacy One is a highly competitive, single premium, participating whole life insurance product that can help you increase, and even potentially double,* the amount of money you leave your loved ones while maintaining access and control of it during your lifetime.

With just one premium, you'll enjoy:

- Guaranteed life insurance protection
- Guaranteed, tax-deferred growth of cash values and non-guaranteed dividends**
- Access to cash throughout your life, to use in any way you choose, through loans and withdrawals of dividends***
- Guaranteed, income tax-free death benefit for your loved ones.

Legacy One versus Other Financial Alternatives

Did you know that in addition to using Legacy One for permanent life insurance protection, you can also use it as a possible financial alternative? Here are items you may wish to consider when comparing Legacy One to tax-deferred and interest-bearing vehicles.****

Products	Penalty-Free Access	Tax-Deferred Growth	Guaranteed Growth	Immediate Increase in Value to Heirs	Tax-Free Transfer to Heirs
Legacy One, Single Premium Whole Life Insurance	✓	✓	✓	✓	✓
Tax-Deferred Vehicles	✗	✓	✗	✗	✗
Interest-Bearing Vehicles	✗	✗	✓	✗	✗

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

* Depending on premium paid and size of policy.

** Dividends are never guaranteed nor required by law.

*** Loans and withdrawals of dividend values are subject to income tax on a last-in/first-out basis under a modified endowment contract (MEC). In addition, a 10% IRS penalty may be imposed on loans/withdrawal of dividend values prior to age 59-1/2.

**** Mutual Trust Life Insurance Company along with its agents and affiliates are strictly prohibited from providing legal, tax or other financial advice. For advice on legal, tax, or other financial issues, you should consult with an advisor of your choice. Please see the Legacy One policy provisions for full details and conditions.

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."TM



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