

MUTUAL TRUST LIFE SOLUTIONSSM

Policies are underwritten by Pan-American Life Insurance Company

HORIZONTM

GUARANTEE

**Providing financial
security for your loved
ones and guaranteed
cash growth that builds
in later years for you!**



Horizon Guarantee™, Mutual Trust's participating whole life product, provides the peace of mind and financial security you need and want for your loved ones at a guaranteed level premium that is often lower than other whole life premiums. With Horizon Guarantee, guaranteed cash value and non-guaranteed dividends that build in later years can be used to supplement your income in retirement, offset the premium, or for any reason you choose. It can be a good choice for anyone who wants a guaranteed death benefit; attractive, guaranteed premiums; and guaranteed growth of cash value, but whose first priority is death benefit protection and the buildup of cash value is secondary.

Horizon Guarantee provides a maximum, guaranteed death benefit at a cost-effective, guaranteed level premium, PLUS:

- **Guaranteed Cash Value and Non-Guaranteed Dividends**—that build in subsequent years and can be used later to supplement income in retirement, offset the premium, or for any reason you choose.
- **Non-Forfeiture Benefits**—including term or reduced paid-up insurance, if your plans change.
- **Accelerated Death Benefit Rider (with Critical, Chronic and Terminal Illness provisions)**—available at no additional premium. This rider makes it possible to accelerate a portion of your policy's death benefit if the insured becomes critically, chronically or terminally ill, providing funds at a time when your family might need it most.*
- **Flexibility of Customizing Your Policy**—fit your specific needs by adding optional riders and benefits as recommended by your Mutual Trust insurance representative.

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

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

Whole Life Solutions You Can Trust™: At Mutual Trust, we specialize in financial solutions that provide our clients with security and peace of mind. For over a century, we have operated within a mutual holding company structure, prioritizing the needs and well-being of our policyholders. We continue to uphold this commitment through our exceptional service, financial strength, and sound governance. You can trust us to help protect what matters most—your family, your business, and your future.

Neither Mutual Trust Life Solutions, nor independent agents or affiliates, offer legal or tax advice. For advice on taxes and legal issues, please consult a tax or legal expert of your choice.



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