

# MUTUAL TRUST LIFE SOLUTIONS<sup>SM</sup>

Policies are underwritten by Pan-American Life Insurance Company



**Waiver of  
Premium Rider**  
Continue to protect your  
loved ones with life  
insurance even if you  
become disabled

Approximately 41 million Americans (12.6% of the population) are classified as totally disabled.\*  
It's estimated that 1 in 8 workers will become disabled for 5 years or more during their working careers.\*\*

Mutual Trust's Waiver of Premium rider can help you continue to protect the ones you love with life insurance even in the event that you become totally disabled.

## How It Works

When you add a Waiver of Premium rider to a Mutual Trust policy, if the insured becomes totally disabled for more than 4 consecutive months, Mutual Trust will waive premiums through the continuation of the disability. Proof of total disability is required for the waiver to begin, and any premiums paid since the beginning of the disability will be refunded. Proof that a disability is continuing is required at least annually. Coverage remains in force during disability, and if the policy is whole life insurance, values continue to grow just as if the premiums were being paid.

## 2- or 5-Year Own Occupation Protection

When adding the rider, you'll have the option to select either 2-year or 5-year "own occupation" protection. Own occupation is defined as the insured's occupation when disability began. Thus, depending on the choice,

the insured will have either "own occupation" protection for 2 years (24 months) or 5 years (60 months). After either the 2- or 5-year period, the definition of total disability is widened to mean any occupation the insured could be reasonably expected to perform satisfactorily, considering his or her age, education, training, experience and physical and mental capacity.

## Availability and Terms of Coverage

Our Waiver of Premium rider is available to purchase for insureds 60 years of age or younger. If the insured becomes disabled before age 60, premiums will be waived during continuance of the disability. If the disability begins on or after the insured's 60th birthday, premiums will be waived to age 65. If at age 65 the insured's benefits are not being waived because of disability, the rider and its premium will terminate. See the Policy Rider Provisions for more information and full rider details and requirements.

***Life's unpredictable.*** Adding this rider to your policy can help you ensure that life insurance benefits will continue even if totally disabled.

For more information, contact your Mutual Trust Representative today.

\* *Institute on Disability. University of New Hampshire, 2017.*

\*\* *Council for Disability Awareness, 2015.*

**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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