

Mutual Trust proudly offers

FIVE OPTIONS

to meet your client's annuity needs

INTEGRITYPLUS I & II • INTEGRITYPLUS SINGLE III & IV • IMMEDIATE ANNUITY

Flexible Premium Deferred Annuities

The IntegrityPlus I and II Annuities are flexible premium non-qualified deferred annuities with ongoing premiums that earn compounded interest. Taxation is deferred until proceeds are paid out. The minimum premium for these products is \$300 with no sales/maintenance charges.

Issue Age: 0–85 | Not available in AL & NJ

Withdrawal Charge for Flex I

Year	1	2	3	4	5	6+
%	5	4	3	2	1	0
Free withdrawal of up to 10% annually						

Withdrawal Charge for Flex II

Year	1	2	3	4	5	6+
%	8	7	6	5	4	0
Free withdrawal of up to 10% annually						

Single Premium Deferred Annuities

The IntegrityPlus Single III and IV Annuities are single premium non-qualified deferred annuities. The IntegrityPlus Single III can be started with a minimum contribution of only \$5,000. The IntegrityPlus Single IV can be started with a minimum contribution of only \$10,000. Additional payments may be made to either policy during the first year only. These products come with no sales/maintenance charges.

Issue Age: 0–85 | Not available in AL & NJ

Withdrawal Charge for Single III

Year	1	2	3	4	5	6+
%	5	4	3	2	1	0
Free withdrawal of up to 10% annually						

Withdrawal Charge for Single IV

Year	1	2	3	4	5	6	7	8	9	10+
%	9	8	7	6	5	4	3	2	1	0
Free withdrawal of up to 10% annually										

Immediate Annuity

The Immediate Annuity was designed to provide a guaranteed income for as long as your client lives or will make payments for a fixed period at a fixed dollar amount until the proceeds plus interest are exhausted. This non-qualified product has flexibility to design these payments to be level, and they will not fluctuate with market conditions.

Issue Age: See chart below | Not available in DC, MS, SD & WV

Options	Payments to Annuitant(s)	Payment to Beneficiary	Issue Ages	Payment
LIFE CONTINGENCIES				
Life only	Lifetime payments to one annuitant	No beneficiary payment	15–70	\$25 Minimum Payment
10-year certain and life	Lifetime payments to one annuitant with guaranteed payments for 10 years	The commuted value of the balance of the guaranteed payments is available to the beneficiary upon the annuitant's death.	15–90	\$25 Minimum Payment
20-year certain and life	Lifetime payments to one annuitant with guaranteed payments for 20 years	The commuted value of the balance of the guaranteed payments is available to the beneficiary upon the annuitant's death.	15–80	\$25 Minimum Payment
Installment refund	Lifetime payments to one annuitant with guaranteed payments that total to the premiums paid	The commuted value of the balance of the guaranteed payments is available to the beneficiary upon the annuitant's death.	15–85	\$25 Minimum Payment
Joint and survivor with 100%, 2/3, or 1/2 to survivor	Payment amount of 100% when both annuitants are alive. At the first death of an annuitant, payments will continue for either 100%, 2/3, or 1/2, whichever is selected	No beneficiary payment	Minimum issue age 15	\$25 Minimum Payment
Joint and survivor installment refund with 100%, 2/3, or 1/2 to survivor	Payment amount of 100% when both annuitants are alive. Guaranteed payments total to the premiums paid. At the later of the first death or when the guaranteed payments have been paid out, payments will continue for either 100%, 2/3, or 1/2, whichever is selected	The commuted value of the balance of the guaranteed payments is available to the beneficiary upon the death of both annuitants.	Minimum issue age 15	\$25 Minimum Payment
NON-LIFE CONTINGENCIES				
Fixed period—Option 2B (from 5 to 30 years)	Payments are made for the selected number of years and are based on the rate at issue	The commuted value of the balance of the guaranteed payments is available to the beneficiary upon the annuitant's death.	Minimum issue age 15	\$25 Minimum Payment

For assistance with annuities, contact our Sales Development Team at 1-800-323-7320 or SalesDevelopment@mutualtrust.com!

Mutual Trust Life Solutions producers are prohibited from giving tax or legal advice. Your clients should consult with a tax or legal advisor of their choice.



Policies are underwritten by Pan-American Life Insurance Company.

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