

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

HORIZON™

BLEND

Providing **permanent protection** for your loved ones
and **guaranteed cash value** for you at a cost that's
lower than our other whole life products!



Horizon Blend™, Mutual Trust's blended life insurance product, is a 50/50 mix of participating whole life and term insurance. This combination provides guaranteed growth of cash value for the life of the policy; economical premiums; and a guaranteed death benefit for 20 years.* It can be a good choice for families and businesses on a budget who want the guarantees and flexibility of whole life insurance and the cost savings of term.

Horizon Blend provides attractive premiums and a guaranteed death benefit for 20 years, * PLUS:

- **Guaranteed Cash Value and non-guaranteed dividends**—that grow throughout the life of the policy and can be used later for any reason you choose, including supplementing income in retirement or offsetting the premium.
- **Conversion Option**—allows you to exchange all or part of the term portion of the policy for a whole life policy without evidence of insurability during the first 20 years.**
- **Accelerated Death Benefit Rider (with 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 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.

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

* The guaranteed death benefit can be continued beyond 20 years, though the term portion of the premium will increase annually. See policy language for full details.

** Or to age 70, if earlier. See policy language for full details.

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

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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