

MUTUAL TRUST LIFE SOLUTIONSSM

Policies are underwritten by Pan-American Life Insurance Company

HORIZONTM

LEGACY

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



Horizon Legacy™ 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.***
- An 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.****
- Guaranteed, income-tax-free death benefit for your loved ones.

Horizon Legacy versus Other Financial Alternatives

Did you know that in addition to using Horizon Legacy 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 Horizon Legacy 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
Horizon Legacy, Single Premium Whole Life Insurance	✓	✓	✓	✓	✓
Tax-Deferred Vehicles	✗	✓	✗	✗	✗
Interest-Bearing Vehicles	✗	✗	✓	✗	✗

* 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 59½.

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

***** Mutual Trust Life Solutions, 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 Horizon Legacy policy provisions for full details and conditions.

To find out if Horizon Legacy 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.



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