

# THE MUTUAL TRUST ADVANTAGE

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## 4 Reasons **Why** Producers **LOVE** to Partner with **Us** ...and You Will, Too

**A Strong,  
Solid, A-rated  
Carrier**



**Outstanding  
Sales Support**



**A Range of  
Competitive  
Life Insurance  
Products**



**Generous  
Compensation  
& Recognition**



Explore the advantages of partnering with  
**MUTUAL TRUST LIFE INSURANCE COMPANY®**

Learn how you can benefit from working with us—  
and the unique opportunities we extend to our sales partners

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## 4 Key Benefits of Partnering with Mutual Trust

We know there are specific qualities you seek in insurance carriers. This is what you can expect when you partner with Mutual Trust—and why many top producers stay with us throughout their careers.

### 1. PROMISES KEPT: A Strong, Solid, A-rated Carrier



Mutual Trust was founded in 1904 on the principles of mutuality and policyholder participation—principles we still embrace today. Our priority remains our policyholders’

financial security and peace of mind. **We keep our promises** by meticulously cultivating our company’s long-term strength and stability.

In 2015, Mutual Trust became a wholly-owned subsidiary of Pan-American Life Insurance Group

(PALIG), a leading provider of insurance and financial services throughout the Americas. As a result of PALIG’s continued financial strength, we have maintained A ratings from A.M. Best and Fitch Ratings in 2020—even as many insurers were downgraded or put on a negative outlook.

While policy dividends are not guaranteed, our financial strength has enabled us to pay dividends every year for more than 100 years—a testament to our sound financial management. **You can depend on us.**

“A”  
(Excellent)

A.M. Best

“A”  
(Strong)

Fitch Ratings

*“Pan-American’s ratings continue to consider the company’s strong business profile, which reflects the company’s... conservative product profile, very strong capitalization, and strong operating performance.”—Fitch Ratings*

### 2. A COMPETITIVE EDGE: State-of-the-Art Products

Mutual Trust offers a range of individual life and annuity products. However, we are best known as “The Whole Life Company” for our **exceptional portfolio** of whole life products.

We believe whole life insurance is the foundation of sound financial planning—because it provides guaranteed premiums, death benefits, and cash values that accumulate on a tax-deferred basis. Policyholders can borrow against their cash value or withdraw their dividend values for any purpose,

so our policies often serve more than one need.

Our extensive whole life product line and riders allow us to **craft custom policies** that meet your clients’ specific goals, providing the just-right balance of flexibility, liquidity, access and control.



*“Mutual Trust gives you state-of-the art whole life policies, and the product line is awesome. I’ve been in the business for 40 years, and they are the best in the business. I deal with many companies, but they are second to none.”*

—Managing General Agent, Springfield, MA

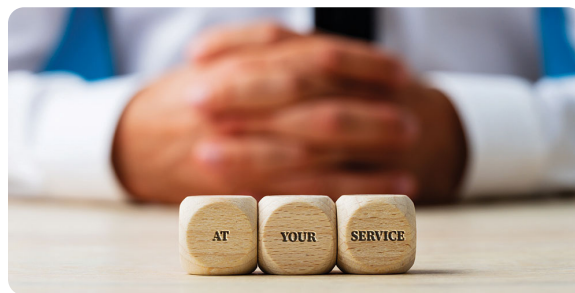
### 3. YOUR OWN BACKROOM TEAM: Outstanding Sales Support

In order for you to do your job well, we need to do our job well. That's why we offer producers exceptional customer service, training support, and time-saving technologies, including:

- **24/7 online access** to your book of business, agency and pending reports, applications and forms, product/marketing materials, and more.
- A **responsive sales development team** that's always a call or email away. Our friendly, experienced support staff is eager to partner with you on advanced cases, run complex illustrations, answer your questions, and more.
- A **dedicated regional vice president** who wants to help you increase your revenue and is available for one-on-ones, agency visits and training on proven sales concepts.
- Access to **six nationally-recognized sales and educational systems**, including The Big Picture System, The Infinite Banking Concept (IBC),

Circle of Wealth®, Leap®, Wealth & Wisdom Institute® and Truth Concepts™. We invest in your professional development!

- **Direct access to underwriters** who are knowledgeable, creative, and empowered to collaborate with you to write new business.



*"The advantage Mutual Trust brings to table is their support. They helped build my business in a number of ways. Give them a chance—you'll love the people, you'll love the products, and the support is nothing short of phenomenal."*

—Managing General Agent, Spofford, NH

### 4. You'll Love Our Compensation and Recognition Programs



We help our producers grow their earnings, while protecting the business they work hard to create.

When you contract with Mutual Trust, you can enjoy strong, **guaranteed first-year commissions**

and an **attractive renewal stream** that compounds annually. We do not allow dual contracting,

so if you oversee producers, they—and your overrides—are protected. We offer special earnings opportunities, and commissions are always paid promptly.

In addition, we offer **top notch incentive conferences** to honor producer achievements. Set in spectacular destinations, these luxurious getaways are unforgettable experiences that also allow attendees to meet colleagues, develop friendships and interact with company leaders.

*"Working with Mutual Trust has benefited us in a rather large way. The company is now one of our top five carriers from a revenue standpoint. They are great partners, very hands on. Putting a policy into a client's hands and getting the agent paid quickly is important to them. They help advisors get into programs that help them sell more. They engage with advisors in ways other companies don't—it's a key differentiator."*

—General Agent, Nobelsville, IN

# Make the **Mutual Trust Advantage** Your Own

If you share our commitment to honesty, integrity, and the highest ethical business practices  
—and if you seek a long-term collaboration that is vested in mutual success—

## WE WOULD LOVE TO SPEAK WITH YOU

Visit *mutualtrust.com* or call us at 800-323-7320

Let's talk about how beneficial a sales partnership may be!



### CONTINUING **MOMENTUM**

Mutual Trust is committed to *Continuing Momentum* with our sales partners  
to best serve their clients and successfully grow their businesses.

*"I tell my agents that working with Mutual Trust will be an experience they'll love.  
They're going to like the products, they're going to like the support—and they're going to  
love the way that their clients are serviced."*

Agent, Manassas, VA

*"What I like best about Mutual Trust is the people. They'll bend over backwards to help you.  
They always step up to help new agents."*

*In the field, we're looking for true partnerships with carriers. I've worked with Mutual Trust  
for 20 years, and our partnership is phenomenal. You can trust this company."*

Personal Producing General Agent  
Beaver, Pennsylvania



**MUTUAL TRUST**<sup>®</sup>  
LIFE INSURANCE COMPANY

A Pan-American Life Insurance Group Stock Company

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