

Introducing New Horizon Value and Horizon Legacy

New versions of Horizon Value™ and Horizon Legacy™ are available for sale starting October 4, 2021. Based on your feedback, both products continue to support the same sales solutions as they always have. Additionally, the same competitive first-year and renewal commission rates still apply!

What's New

- Repriced Products: Horizon Value 2021 and Horizon Legacy 2021
 - Guaranteed cash values are based on 3% interest rate offset by expenses and mortality charges
 - Reduced loan rates of 4% (3.85% in advance)
- Repriced Flex and Single Pay Paid-up Addition Riders and 10-Year Term Rider available with Horizon Value 2021
- NEW: 20-Year Term Rider available with Horizon Value 2021!

Transitioning to the New Products—Limited Time on Current Products

Please indicate “Horizon Value 2021” or “Horizon Legacy 2021” in the plan name section of the application when applying for either of these new products. Also, please submit an illustration for the appropriate version of the product with the application.

Applications for the current version of Horizon Value and Horizon Legacy will continue to be accepted for a limited time. Applications for these versions must be dated on or before November 12, 2021, and received in the Home Office by November 17, 2021. Policies issued on the current plans must be dated no later than December 28, 2021.

Case Design and Running Illustrations

Both versions of Horizon Value and Horizon Legacy can be illustrated using Century II, version 5.06.

To run illustrations for the new version of Horizon Value or Horizon Legacy, select “Horizon Value 2021” or “Horizon Legacy 2021” from the dropdown menu on our Century II illustration software, version 5.06, available on the Agent Website or by [clicking here](#). The current version of Horizon Value or Horizon Legacy can be illustrated by selecting the product name without “2021” listed.

For more information or help in designing cases, contact our Sales Development Team at 800-323-7320, ext. 5140, or SalesDevelopment@mutualtrust.com. We look forward to working with you and helping you and your clients reach your goals!



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