

# MUTUAL TRUST LIFE SOLUTIONS<sup>SM</sup>

*Policies are underwritten by Pan-American Life Insurance Company or Pan-American Assurance Company.*



## *Non-Par Whole Life*

**Providing lifetime financial security for your loved ones and guaranteed cash growth for you.**

Owning a MTL™ Non-Par Whole Life insurance policy is one of the most comprehensive ways to give yourself and your loved ones peace of mind and financial security. The policy provides financial protection for your loved ones should something happen to you and accumulates cash value that can be accessed during your lifetime.

The policy's death benefit is guaranteed. This means that you'll be certain of the amount of money your beneficiaries will receive. Plus, the death benefit is generally income tax-free to your beneficiaries.

The premium for MTL Non-Par Whole Life is also guaranteed to remain level. Although you'll get older, interest rates may change and the price of other goods will fluctuate, you can rely on your premium to remain the same.

When you purchase the policy, a pool of money, known as cash value, will begin to grow on a tax-deferred basis. You'll know up front how much money will accumulate each year you own your policy, provided that the premiums are paid. You can borrow against the cash value to meet financial obligations that you may have, such as college tuition, retirement supplement, or unexpected expense.

**Accelerated Death Benefit Rider (with Critical, Chronic and Terminal Illness provisions)** is also available with your policy 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.\*

### **Flexibility to Customize Your Policy**

Several riders are available that can be added to the policy to fit your specific needs. For example, the optional Term Riders increase your death benefit for 10 or 20 years to provide temporary coverage during a period when you may need additional protection, such as when you have children at home, or you have temporary debt. Your Mutual Trust representative can review these and the other the available riders with you.



To find out if MTL Non-Par Whole Life is right for you, contact your Mutual Trust Representative.

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

**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.

Critical and Chronic Accelerated Death Benefit Riders are not available in California. Product, benefits, or other riders may not be available in all jurisdictions.

Neither Mutual Trust Life Solutions, nor independent agents or affiliates, offer legal or tax advice. For advice on taxes and legal issues, please consult a tax or legal expert of your choice.



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