



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

A Pan-American Life Insurance Group Stock Company

THE WHOLE LIFE COMPANY™

## **New on Covenant II: Preferred Plus Underwriting Class/Lower Minimum Face Amount**

A Preferred Plus Non-Tobacco underwriting class is now available on Covenant II. This new underwriting class, as well as Covenant II's Preferred Non-Tobacco and Preferred Tobacco underwriting classes, are available for ages 18-75 on all rate bands, as long as the total underwriting requirement amount, including riders, is \$100,000 or more. Previously, Covenant II's Preferred Non-Tobacco and Preferred Tobacco underwriting classes were only available on rate bands 3 or higher.

In addition, to help you better serve a variety of client needs, the minimum face amount for ages 40-49 is now \$10,000, reduced from \$25,000. These enhancements are available on all newly issued Covenant II policies and are included on Century II illustration software, version 4.81, available June 1, 2016.

For more information, or for help in plan design or in running an illustration, please contact our Sales Support Team at 800-323-7320, ext. 5140, or at [salesupportteam@mutualtrust.com](mailto:salesupportteam@mutualtrust.com).