

## Riders at a Glance (Riders and Supplemental Benefits)

Rider	Features	Issue Ages	Availability	Minimum / Maximum								
Accelerated Death Benefit Rider—Chronic Illness <sup>1</sup>	<ul style="list-style-type: none"> <li>A portion of the policy's death benefit can be accelerated if the Insured has been certified through written certification by a physician to be chronically ill.</li> </ul>	0–75 (Elections cannot be made until insured's attained age is 18.)	Horizon Value™ and Legacy One	<ul style="list-style-type: none"> <li>Minimum annual election is the lesser of 5% of the eligible face amount or \$10,000</li> <li>Maximum annual election is 24% of the eligible face amount up to \$240,000</li> </ul>								
Accelerated Death Benefit Rider—Terminal Illness	<ul style="list-style-type: none"> <li>A portion of the death benefit can be paid prior to death if the Insured is diagnosed with a terminal illness.</li> <li>Death must be expected within 12 months.</li> <li>Written certification by a physician is required.</li> </ul>	Not applicable	All traditional and term products	<ul style="list-style-type: none"> <li>Minimum is the lesser of 50% of the policy or \$10,000</li> <li>Maximum is 50% of a policy, up to \$250,000</li> </ul>								
Accidental Death Benefit Rider	<ul style="list-style-type: none"> <li>Additional death benefits may be paid if death results one year from an accident and before age 70.</li> </ul>	0–60	Horizon Value™ and Economax®	<ul style="list-style-type: none"> <li>Minimum is \$5,000</li> </ul> <table border="0"> <tr> <td><b>BASE</b></td> <td><b>RIDER</b></td> </tr> <tr> <td>• Less than \$12,500;</td> <td>2 x Base</td> </tr> <tr> <td>• \$12,500-25,000;</td> <td>\$25,000</td> </tr> <tr> <td>• \$25,000 or greater;</td> <td>1 x Base to \$150,000</td> </tr> </table>	<b>BASE</b>	<b>RIDER</b>	• Less than \$12,500;	2 x Base	• \$12,500-25,000;	\$25,000	• \$25,000 or greater;	1 x Base to \$150,000
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Applicant Waiver of Premium Benefit	<ul style="list-style-type: none"> <li>If the Applicant named in the application dies before the Insured is age 25, Mutual Trust will waive premiums that become due until the policy anniversary nearest the Insured's 25<sup>th</sup> birthday.</li> <li>If the Applicant becomes totally disabled, we will waive premiums that become due during the duration of that total disability or until the policy anniversary nearest the Insured's 25<sup>th</sup> birthday, whichever is sooner.</li> </ul>	Applicant 18–54 and Insured less than age 15  <i>*The Applicant cannot turn 65 before the Insured reaches age 25.</i>	Horizon Value™ and Economax® (provided there are no term or Flex Pay paid-up additional riders on the policy)	<ul style="list-style-type: none"> <li>The maximum annual premium that will be waived is \$1,500</li> </ul>								
Children's Insurance Rider	<ul style="list-style-type: none"> <li>Covers all children named in the application under actual age 20.</li> <li>Children born or adopted (if less than actual age 20) after the rider is in effect are also covered.</li> </ul>	18–55 Insured 0–20 Child	All products except Legacy One	<ul style="list-style-type: none"> <li>Minimum is \$2,000<sup>2</sup></li> <li>Maximum is \$10,000<sup>2</sup></li> </ul>								
Disability Benefit Rider (DBR) for Flex Pay PUA Rider	<ul style="list-style-type: none"> <li>Specifically designed for use with the Flex Pay PUA Rider.</li> <li>When issued, policyowner selects a benefit period, amount and 2-year or 5-year own occupation option.</li> <li>If insured becomes totally disabled, benefit amount selected will be paid as premium payments into Flex Pay PUA Rider.</li> <li>Benefit Periods: minimum is 7 years; maximum is lesser of Flex Pay PUA Rider premium years, 20 years, or Insured's age 65.</li> </ul>	0–58	Horizon Value™ and Economax®	<ul style="list-style-type: none"> <li>Minimum is \$1,000</li> <li>Maximum is lesser of \$15,000 or the Flex Pay PUA Rider specified maximum premium</li> </ul>								
Flexible Premium Paid-Up Additional Insurance Rider (Flex Pay PUA Rider) <sup>3,4</sup>	<ul style="list-style-type: none"> <li>This rider provides flexibility in the amount and frequency of rider premiums paid.</li> <li>When policyowner purchases this rider, he/she selects the annual rider premium he/she wants to pay and the maximum premium and is underwritten for this amount. In each</li> </ul>	0–70  Rider paid up to age 90	Horizon Value™ and Economax®	<ul style="list-style-type: none"> <li>Minimum is \$100 annual premium</li> <li>Maximum is \$100,000 annual premium</li> </ul>								

	<p>policy year, he/she can pay any amount, at any time, as long as the maximum amount selected is not exceeded and the minimum of \$100 per policy year is met.</p> <ul style="list-style-type: none"> <li>This rider is eligible for dividends.</li> </ul>			
Guaranteed Purchase Option Rider	<ul style="list-style-type: none"> <li>Option to purchase another permanent policy without evidence of insurability.</li> <li>Regular option ages are nearest age 22, 25, 28, 31, 34, 37 and 40.</li> </ul>	0-35	Horizon Value™ and Economax® To Standard Rating only	<ul style="list-style-type: none"> <li>Minimum is \$5,000</li> <li>Maximum is \$50,000</li> </ul>
Single Premium Paid-Up Additional Insurance Rider <sup>3</sup>	<ul style="list-style-type: none"> <li>This rider provides a level amount of paid-up life insurance paid for by a single premium.</li> <li>This rider is eligible for dividends.</li> </ul>	0-75	Horizon Value™ and Economax®	<ul style="list-style-type: none"> <li>Minimum is \$1,000 face amount</li> <li>Maximum is \$500,000 premium</li> </ul>
Waiver of Premium 2-Year Own Occupation	<ul style="list-style-type: none"> <li>Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 2 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation.</li> <li>4-month elimination period.</li> </ul>	0-60	All traditional products except Legacy One	Not applicable
Waiver of Premium 5-Year Own Occupation	<ul style="list-style-type: none"> <li>Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 5 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation.</li> <li>4-month elimination period.</li> </ul>	0-60	All traditional products except Legacy One	Not applicable
7-Year Term Rider	<ul style="list-style-type: none"> <li>Provides term insurance for the primary insured and up to 8 others (if no other riders are present).</li> <li>7-year guaranteed level premium.</li> <li>Premiums increase annually beginning with year 8 to become an annually renewable term rider to the earlier of age 95 and the end of the premium paying period of the policy.</li> </ul>	18-75	Horizon Value™ and Economax®	<ul style="list-style-type: none"> <li>\$25,000 Minimum</li> <li>Maximum of 10 times the base face amount (except for Economax®, where the maximum on the primary insured is 3 times the base face amount)</li> </ul>
15-Year Term Rider	<ul style="list-style-type: none"> <li>Provides term insurance for the primary insured and up to 8 others (if no other riders are present).</li> <li>15-year guaranteed level premium.</li> <li>Premiums are level for successive 15-year periods to age 80, then becomes an annually renewable term rider to the earlier of age 95 and the end of the premium paying period of the policy.</li> </ul>	18-70	Horizon Value™ and Economax®	<ul style="list-style-type: none"> <li>\$25,000 Minimum</li> <li>Maximum of 10 times the base face amount (except for Economax®, where the maximum on the primary insured is 3 times the base face amount)</li> </ul>

Riders are not available in all states. See the Agent Web Site for more information.

#### Rider Footnotes

1. Refer to the *Accelerated Death Benefit Rider for Chronic and Terminal Illness Product Guide* for a definition of chronic illness.
2. The minimum child rider of \$2,000 is available on a minimum base policy of \$10,000. For base amounts over \$10,000, you may purchase 20% of the base or \$10,000—whichever is less.
3. MEC status can result from use of these riders.
4. Use of Maximum Accumulation Dividend® option may protect policies that have a Flexible Premium Paid-Up Additional Insurance Rider from becoming a MEC.



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