

Life Products at a Glance

Product Name	Horizon Value™	Horizon Guarantee™	Horizon Legacy™	Horizon Blend™	SelectTerm 10, 15, 20 and 30
Product Type	• Participating Whole Life	• Participating Whole Life	• Single Premium, Participating Whole Life	• Blended: Whole Life/Term	• Term
Features	<ul style="list-style-type: none"> • Guaranteed level premiums, guaranteed cash values (plus non-guaranteed dividends), and guaranteed death benefit • High, early guaranteed cash value (The annual increase in cash values often exceeds the annual premium in the early policy years.) 	<ul style="list-style-type: none"> • Guaranteed death benefit at a guaranteed level premium often lower than other whole life premiums • Guaranteed cash value (plus non-guaranteed dividends) build in later years 	<ul style="list-style-type: none"> • One premium, guaranteed cash values (plus non-guaranteed dividends), and guaranteed death benefit • Highly competitive tax-deferred cash accumulation vehicle • Underwriting amount is based on the net amount at risk 	<ul style="list-style-type: none"> • Permanent protection at a lower premium than our other whole life products • Guaranteed cash value (plus non-guaranteed dividends) • Death benefit is guaranteed for 20 years.¹ • Guaranteed term conversion without evidence of insurability² 	<ul style="list-style-type: none"> • Guaranteed level premium for 10, 15, 20 or 30 years • Renewable annually to age 98 • Convertible without evidence of insurability to any Mutual Trust whole life product³
Premiums	• Payable to age 90	• Payable to age 121	• Single	• Payable to age 121	• Payable to age 98
Issue Ages & Underwriting Classes	<ul style="list-style-type: none"> • Standard, 0–17 • Standard Tobacco, 18–75 • Standard Non-Tobacco, 18–75 • Preferred Non-Tobacco, 18–75 • Preferred Tobacco, 18–75 • Preferred Plus Non-Tobacco, 18–75 	<ul style="list-style-type: none"> • Standard, 0–17 • Standard Tobacco, 18–85 • Standard Non-Tobacco, 18–85 • Preferred Non-Tobacco, 18–85 • Preferred Tobacco, 18–85 • Preferred Plus Non-Tobacco, 18–85 	<ul style="list-style-type: none"> • Standard, 0–17 • Standard Tobacco, 18–85 • Standard Non-Tobacco, 18–85 	<ul style="list-style-type: none"> • 18–65: Standard Tobacco, Standard Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, and Preferred Plus Non-Tobacco 	<ul style="list-style-type: none"> • SelectTerm 10, 18–75 • SelectTerm 15, 18–70 • SelectTerm 20, 18–65 • SelectTerm 30, 18–50
Minimum Face Amount	<ul style="list-style-type: none"> • Preferred Plus and Preferred classes, only available if the total underwriting risk is \$100,000 or greater • Standard classes, 0–39, \$25,000 • Standard classes, 40–75, \$10,000 	<ul style="list-style-type: none"> • Preferred Plus and Preferred classes, only available if the face amount at issue is \$100,000 or greater • Standard classes, \$50,000 	• \$5,000	• \$100,000	• \$100,000
Maximum Face Amount	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting	• Subject to underwriting

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Product Name	Horizon Value™	Horizon Guarantee™	Horizon Legacy™	Horizon Blend™	SelectTerm 10, 15, 20 and 30
Riders & Benefits	<ul style="list-style-type: none"> • Accelerated Death Benefit—Chronic and Terminal Illness • Accidental Death Benefit • Applicant Waiver of Premium⁶ • Children's Insurance Rider • Disability Benefit Rider, on Flex Pay PUA • Flex Pay PUA Rider⁵ • Guaranteed Purchase Option⁴ • Single Premium PUA Rider • 10-Year Term Rider • Waiver of Premium, 2-Year and 5-Year Own Occupation 	<ul style="list-style-type: none"> • Accelerated Death Benefit—Chronic and Terminal Illness • Accidental Death Benefit • Applicant Waiver of Premium⁶ • Children's Insurance Rider • Disability Benefit Rider, on Flex Pay PUA • Flex Pay PUA Rider⁵ (maximum annual rider premium cannot be more than 30% of total annual premium of the policy at issue) • Guaranteed Purchase Option⁴ • Single Premium PUA Rider • 10-Year Term Rider • Waiver of Premium, 2-Year and 5-Year Own Occupation 	<ul style="list-style-type: none"> • Accelerated Death Benefit—Chronic and Terminal Illness 	<ul style="list-style-type: none"> • Accelerated Death Benefit—Chronic and Terminal Illness • Accidental Death Benefit • Children's Insurance Rider • Disability Benefit Rider, on Flex Pay PUA • Flex Pay PUA Rider⁵ (maximum annual rider premium cannot be more than 30% of total annual premium of the policy at issue) • Guaranteed Purchase Option⁴ • Single Premium PUA Rider • Waiver of Premium, 2-Year and 5-Year Own Occupation 	<ul style="list-style-type: none"> • Accelerated Death Benefit—Terminal Illness • Children's Insurance Rider • Waiver of Premium, 2-Year and 5-Year Own Occupation
Loans	<ul style="list-style-type: none"> • On the base policy, after the first policy anniversary (not to exceed the cash surrender value) • Within 10 business days after new premiums are processed on cash value generated by PUA riders if available 	<ul style="list-style-type: none"> • On the base policy, after the first policy anniversary (not to exceed the cash surrender value) • Within 10 business days after new premiums are processed on cash value generated by PUA riders if available 	<ul style="list-style-type: none"> • As a modified endowment contract (MEC), loans and withdrawals are subject to income tax on a last-in/first-out basis 	<ul style="list-style-type: none"> • After the first policy anniversary (not to exceed the cash surrender value) 	<ul style="list-style-type: none"> • No
Client Profile	<ul style="list-style-type: none"> • Individuals, families and businesses where high, early guaranteed growth of cash value is important 	<ul style="list-style-type: none"> • Individuals, families and businesses where a guaranteed death benefit is important and cash value is secondary 	<ul style="list-style-type: none"> • Older individuals who want to increase the money they leave their heirs while maintaining control of their money during their lifetime 	<ul style="list-style-type: none"> • Individuals, families and businesses where permanent protection and whole life guarantees are important, but funds are limited 	<ul style="list-style-type: none"> • Individuals, families and businesses who need a guaranteed premium and guaranteed death benefit for a limited period of time

Products and riders are not available in all states. See the Agent Web Site for more information.

Footnotes

1. The guaranteed death benefit can be continued beyond 20 years, though the term portion of the premium will increase annually.
2. During the first 20 years or to age 70, if earlier.
3. Convertible to the earlier of: age 70, or the end of the initial level term period.
4. To Standard Rating only.
5. Flexible premium payable to attained age 90.
6. Provided there are no term or Flex Pay PUA riders on the policy.

Mutual Trust producers are prohibited from giving tax or legal advice. Your clients should consult with a tax or legal advisor of their choice.



A Pan-American Life Insurance Group Stock Company

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