

Whole Life Insurance Providing Certainty

As much as we may try, there simply are things in life that we can't control, like tax rates, changes in the economy, or a leaky roof. Since so many things are beyond our control, it's good to know that *some things are certain*, like whole life insurance from Mutual Trust.

Owning whole life insurance is one of the most comprehensive ways to give yourself and your loved ones peace of mind and financial security in a world filled with uncertainties. A whole life insurance policy can help you accumulate cash that can be easily accessed during your life while providing financial protection to your loved ones in the event that something should happen to you.



Whole life's certainties are the result of its guarantees.

Whole life provides a guaranteed death benefit.

Whether that death benefit is intended to replace lost income, provide for future generations or meet other needs, you'll be certain of the exact amount of money your beneficiaries will receive. Since whole life insurance is permanent protection, you won't need to worry about outliving your policy. Plus, the death benefit is income tax-free to your beneficiaries regardless of how long you live.

Your whole life premium 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.

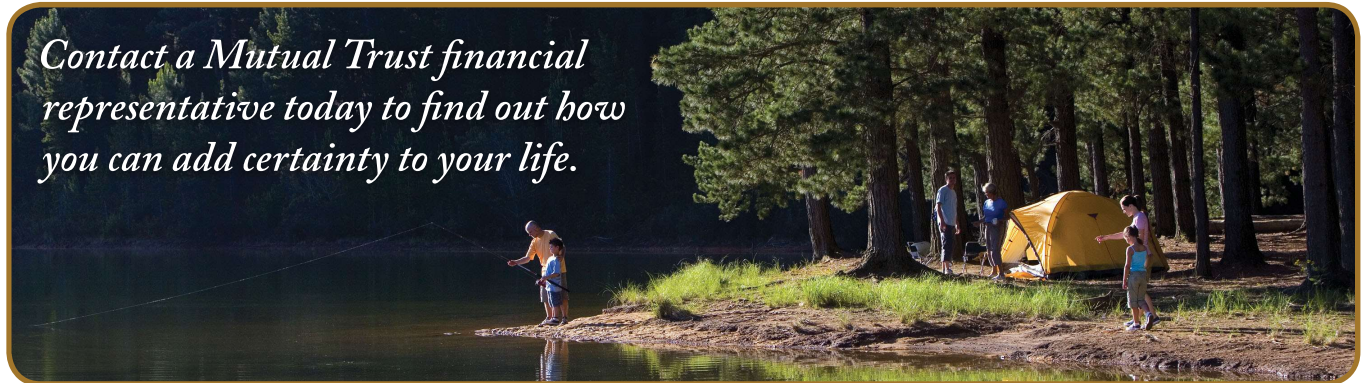
Whole life offers guaranteed cash value accumulation. When you purchase your whole life policy, a pool of money, known as cash value, will begin to grow on a tax-deferred basis. You'll know up front how much money will accumulate each year you own your policy, provided that the premiums are paid. What's more, you can borrow against the cash value to meet any financial obligation that you may have, such as paying college tuition, supplementing retirement income or fixing that leaky roof. No credit

checks or lengthy applications are required. Taking a policy loan against the cash value of your policy is guaranteed and you will receive your loan amount in only a few days. Keep in mind that outstanding loans against your policy will reduce the death benefit and available cash value.

Mutual Trust operates within a mutual holding structure. This means that the company is owned by the policyowners, not shareholders. One of the benefits of owning a policy with a mutual organization is the potential to earn dividends. Essentially, dividends are a portion of the company's surplus that Mutual Trust shares annually with its eligible policyowners. Dividends can accumulate with tax-deferred interest or can be used to increase your death benefit, pay your premiums or provide a source of cash. Although dividends are not guaranteed, Mutual Trust has consistently paid them for over 100 consecutive years.

Since every life is unique, **Mutual Trust offers a variety of whole life insurance policies along with riders** that can be added to your policy to achieve your objectives. Your Mutual Trust representative can work with you to customize your policy to meet your specific needs.

Contact a Mutual Trust financial representative today to find out how you can add certainty to your life.



Our Mutual Advantage: Mutual Trust Life Insurance Company is a wholly owned subsidiary of the Pan-American Life Insurance Group (PALIG) and operates within a mutual holding company structure. This means we are owned by our policyowners, not shareholders. As a policyowner, you will be our first priority, not investors or other outside interests. Mutual Trust was founded in 1904 on the principles of mutuality and policyholder participation, values we continue to embrace today. So while dividends are not guaranteed nor required by law, our financial strength and sound management has enabled us to pay them to owners of our participating products for more than 100 years.

Mutual Trust is The Whole Life Company.®

Neither Mutual Trust Life Insurance Company, nor its 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.



A Pan-American Life Insurance Group Stock Company

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