

# HORIZON<sup>TM</sup>

## GUARANTEE

Horizon Guarantee<sup>TM</sup> is a participating whole life insurance product that provides a maximum guaranteed death benefit at a guaranteed level premium that's often lower than other whole life premiums, and guaranteed cash value and non-guaranteed dividends that build in later years. It's a good choice for anyone whose first priority is death benefit protection and buildup of cash value is of secondary importance.

Horizon Guarantee is available for ages 0–85. Premiums are payable to attained age 121.

**Personal uses may include:** Legacy planning, estate planning, gifting, supplementing retirement income, and more.

**Business uses may include:** Buy/sell funding, key person protection, executive bonus programs and deferred compensation.

### Product Specifications

**Issue Ages:** 0–85

**Rate Bands:**

- Band 1: \$50,000
- Band 2: \$100,000
- Band 3: \$250,000
- Band 4: \$500,000
- Band 5: \$1,000,000

Preferred classes are only available for face amounts \$100,000 or greater.

**Risk Classes:**

- 0–17: Standard
- 18–85: Standard Tobacco
- 18–85: Standard Non-Tobacco
- 18–85: Preferred Plus Non-Tobacco
- 18–85: Preferred Non-Tobacco
- 18–85: Preferred Tobacco

(Also available on a substandard basis through Table P.)

**Minimum Face Amount:** The minimum face amount is \$50,000.

**Guaranteed Interest Rate:** A 3.75% interest rate is applied in the calculation of guaranteed cash values. However, the interest earned is offset by expense and mortality charges.

Premiums vary by sex, underwriting class, band and issue age, and are payable to attained age 121.

**Cash Values:** Vary by issue age, sex and duration.

**Dividends:** Vary by issue age, sex, duration and underwriting class. Dividend options include:

- Cash
- Reduce Premium
- Paid-Up Additions
- Accumulate with Interest
- Purchase One-Year Term
- Maximum Accumulation Dividend®

**Loans:** Loans up to the amount of the cash surrender value are available after the first policy anniversary.

## Product Specifications (Continued)

**Loan and Interest Rate:** The Loan Interest Rate is variable. The maximum rate is the greater of the Cash Value Rate plus 1% or the Moody Corporate Bond Yield Average—Monthly Average Corporates.

### Optional Riders:

- Accelerated Death Benefit—Chronic and Terminal Illness
- Accidental Death Benefit
- Applicant Waiver of Premium Benefit—provided there are no term or Flex Pay PUA riders on the policy
- Children's Insurance Rider
- Flexible Premium Paid-Up Additional Insurance Rider (Flex Pay PUA)
- Single Premium Paid-Up Additional Insurance Rider
- Disability Benefit Rider (DBR) on Flex Pay PUA Rider
- Guaranteed Purchase Option (GPO)
- Term Rider—10-Year and 20-Year
- Waiver of Premium—2-Year and 5-Year Own Occupation

**Surrender Charges:** None

### Payment Modes and Factors:

- Annual
- Semiannual: 0.525
- Quarterly: 0.265
- Monthly EFT: 0.087

**Maturity Date:** Age 121

### Beneficiary Settlement Options:

- Life—Life and Period Certain
- Joint Life—Joint Life Period Certain
- Interest Only—Period Certain
- Lump Sum

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