

MUTUAL TRUST LIFE SOLUTIONS<sup>SM</sup>

*Policies are underwritten by Pan-American Life Insurance Company*

## Disability Benefit Rider

Achieve your plan to build additional cash value in your life insurance policy—even if you become disabled



The chances of becoming disabled are greater than you may think. It's estimated that 1 in 8 workers will become disabled for 5 years or more during their working careers.\*

Mutual Trust's Disability Benefit Rider (DBR) can help you accomplish your goal of building extra cash value in your policy, which you can use throughout your life for any purpose you want, even if you become totally disabled.



## How It Works

Our DBR, which is specifically designed for use with our Flex Pay Paid-Up Additional insurance rider (Flex PUA), protects the cash value accumulation in the Flex PUA in the event of disability. The Flex PUA enables you to easily increase the amount of cash value in your policy throughout your life. However, if a disability prevents the Flex PUA premiums from being paid, that cash value could be jeopardized. The addition of the DBR helps assure the cash value you've planned through the Flex PUA will still be there—for mortgage acceleration, college funding, supplementing retirement income, or any other reason you choose.

Our DBR is comparable to our Waiver of Premium rider. When a policy includes the Waiver of Premium rider, if the insured becomes totally disabled, Mutual Trust will waive the required premiums on the policy through the continuation of the disability. The DBR works in a similar manner by paying the Flex PUA premiums up to a maximum of \$15,000 annually! And, as

always, you'll have access for any reasons to all the cash value the policy accumulates.

When you buy a DBR, you select a benefit period, a benefit amount, and either 2- or 5-year own occupation protection. If the insured becomes totally disabled for more than 4 consecutive months during the benefit period, the benefit amount selected will be paid as premium payments into the Flex PUA.

## Availability and Terms of Coverage

A DBR can be purchased for insureds 58 years of age or younger. The minimum benefit period is 7 years; the maximum is 20 years, the insured's age 65, or the Flex PUA's payment period, whichever is earlier. The minimum annual benefit amount is \$1,000; the maximum is \$15,000, or the specified maximum premium of the Flex PUA, whichever is less. A Waiver of Premium rider must be purchased on the policy to qualify for a DBR.

**Life's unpredictable.** Mutual Trust's DBR is guaranteed. The combination of one of our participating whole life products with our DBR, Flex PUA and Waiver of Premium rider can help you to continue to build a sound protection plan even in the event of disability.\*\*

For more information, contact your Mutual Trust Representative today.

\* *Council for Disability Awareness, 2015.*

\*\* *See Rider Provisions for full details.*

**Whole Life Solutions You Can Trust™:** At Mutual Trust, we specialize in financial solutions that provide our clients with security and peace of mind. For over a century, we have operated within a mutual holding company structure, prioritizing the needs and well-being of our policyholders. We continue to uphold this commitment through our exceptional service, financial strength, and sound governance. You can trust us to help protect what matters most—your family, your business, and your future.

Neither Mutual Trust Life Solutions, nor 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.



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