



MTL INSURANCE COMPANY[®]

A member of the **MUTUAL TRUST FINANCIAL GROUP**

Covenant II

WHOLE LIFE INSURANCE



*Helping you
grow your money.*

Smart Money Solution

Covenant II is MTL Insurance Company's leading participating whole life insurance policy. When purchased as a single premium, Covenant II can be an attractive financial alternative. This Smart Money Solution offers:

Guaranteed, fast-growing cash values that accumulate tax-deferred and can be accessed by policyowners throughout their lives.

Non-guaranteed policy dividends that accumulate on a tax-deferred basis and further enhance the policy's cash value.

A guaranteed death benefit that will not lapse as long as the required premium is paid. This death benefit is income tax free to beneficiaries.

An excellent average rate of return.

No surrender charge.

Female: Age 60/Non-Tobacco | Initial Face Amount: \$232,310.42

Initial Annual Premium: \$100,000 | Premium Mode: Annual | Lump Sum

End of Year	Age	Annual Payment	PPV*	Guaranteed		Non-Guaranteed	
				Net Cash Value	Death Benefit	Net Cash Value	Death Benefit
1	61	\$ 100,000	\$ 0	\$ 96,596	\$ 232,310	\$ 96,847	\$ 232,889
2	62	\$ 0	\$ 412	\$ 99,027	\$ 231,363	\$ 99,581	\$ 232,601
3	63	\$ 0	\$ 412	\$ 101,653	\$ 230,442	\$ 102,541	\$ 232,375
4	64	\$ 0	\$ 412	\$ 104,352	\$ 229,546	\$ 105,602	\$ 232,193
5	65	\$ 0	\$ 412	\$ 107,095	\$ 228,675	\$ 108,738	\$ 232,060

This is a Modified Endowment Contract (MEC). If you take a loan or withdraw money, the gain may be subject to income tax. You should consult with a tax expert of your choice. Illustrated values do not include waiver of premium. This is an illustration, not a contract. Version 4.74.1. This illustration is not intended to predict actual values. Guaranteed values are based on 4% interest rate offset by expenses and mortality charges. The non-guaranteed policy elements are not to be construed as guarantees of amount to be paid in the future.

* Premium Paid From Policy Values

For an illustration that represents your age and needs, contact your MTL Insurance Company representative:



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SINCE 1904

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