

## Do you know...

- Waiver of Premium with “Own Occupation Protection” is available as a supplementary benefit on IntegrityPlus Flex plans.
- Multiple withdrawals are allowed in a policy year to accumulate to 10% of the account value--without administrative fees and not subject to withdrawal charges--providing the minimum balance is maintained and the minimum withdrawal is \$500.
- Additional premiums of \$500 or greater may be accepted during the first policy year on the single premium plans if withdrawals have not been taken.
- The IntegrityPlus Series Annuities contain a built-in waiver of withdrawal charge. See policy for details.

FLEXIBLE & SINGLE PREMIUM ANNUITIES

## INTEGRITYPLUS SERIES

INTEGRITYPLUS FLEX I • INTEGRITYPLUS FLEX II  
INTEGRITYPLUS SINGLE III • INTEGRITYPLUS SINGLE IV

**AGENT GUIDE**  
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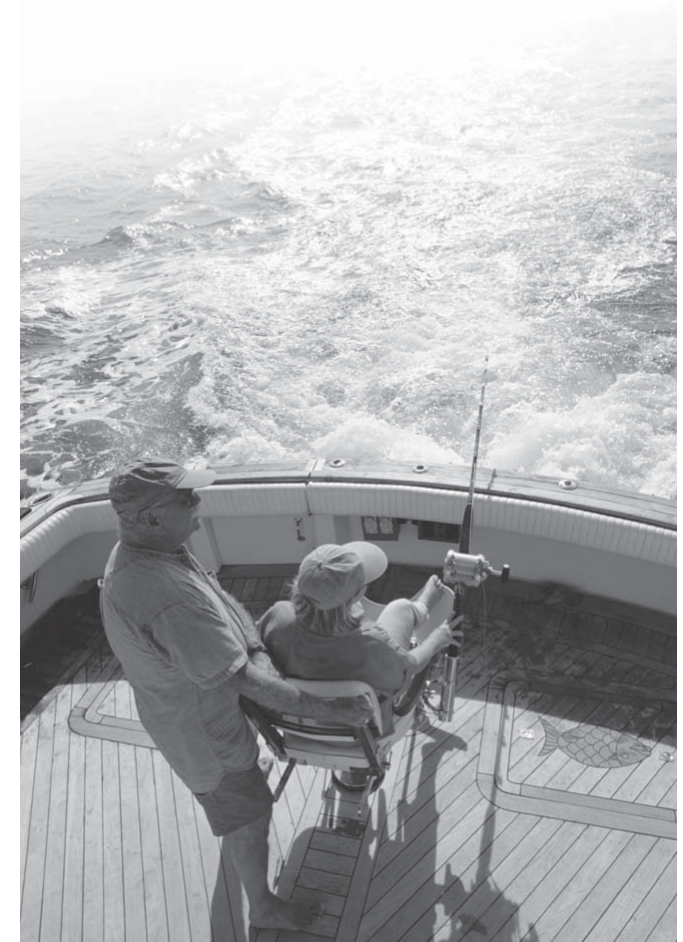
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 **MUTUAL TRUST**  
FINANCIAL GROUP

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Policy Form  
Nos. 900 & 910

Form No. 1573A (4/05)



# INTEGRITYPLUS SERIES

## FLEXIBLE & SINGLE PREMIUM ANNUITIES

| Product  | IntegrityPlus Flex I<br>Policy Form No. 900 | IntegrityPlus Flex II<br>Policy Form No. 900 | IntegrityPlus Single III<br>Single Premium<br>Policy Form No. 910        | IntegrityPlus Single IV<br>Single Premium<br>Policy Form No. 910 |
|--|---|--|--|--|
| Premium Accepted After Year 1                      | Yes   | Yes  | No <sup>3</sup>  | No <sup>3</sup>  |
| Minimum Premium                                    | \$20  | \$20   | \$2,000 (Q)<br>\$5,000 (N/Q)   | \$10,000   |
| Maximum Premium                                    | \$50,000 <sup>1</sup>                       | \$50,000 <sup>1</sup>                        | \$250,000 <sup>1</sup>   | \$500,000 <sup>1</sup>   |
| Policy Fees  | None  | None   | None   | None   |
| Sales Charges                                      | None  | None   | None   | None   |
| Minimum Guaranteed Interest Rate                   | 1% - 3%                                     | 1% - 3%                                      | 1% - 3%  | 1% - 3%  |
| 10% Free Withdrawal                                | Yes   | Yes  | Yes  | Yes  |
| Minimum Balance Required after 10% Free Withdrawal | \$1,000 <sup>2</sup>                        | \$1,000 <sup>2</sup>                         | \$2,000 <sup>2</sup> --Qualified<br>\$5,000 <sup>2</sup> --Non-qualified | \$10,000 <sup>2</sup>  |
| Withdrawal Charges                                 | Year <u>1 2 3 4 5 6 +</u><br>% 5 4 3 2 1 0  | Year <u>1 2 3 4 5 6 +</u><br>% 8 7 6 5 4 0   | Year <u>1 2 3 4 5 6 +</u><br>% 5 4 3 2 1 0                               | Year <u>1 2 3 4 5 6 7 8 9 10 +</u><br>% 9 8 7 6 5 4 3 2 1 0      |
| Withdrawal Charges May be Waived                   | Yes   | Yes  | Yes  | Yes  |
| Waiver of Premium is Available                     | Yes   | Yes  | No   | No   |

See policy for details. Refer to the State Approval Chart for availability in your state. Check the Interest Rate Monitor for current and guaranteed interest rates.

1 Subject to change without notice.

2 The minimum withdrawal is \$500.

3 Additional contributions will be accepted during the first policy year. Minimum of \$500. Forfeit if withdrawal is processed.

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