

Product Guide

“The Safe
Money
Choice.”

Legacy One, MTL’s single premium, participating whole life insurance policy, provides clients with liquidity and control of their money during their lifetimes. At death, the death benefit passes income tax free to heirs, offering a major advantage over annuities where the growth is taxable to the beneficiary. No other savings vehicle offers Legacy One’s valuable life insurance protection.

Product Specifications:

Issue Ages

0-85

Rate Bands

None

Risk Classes

18 – 85 Tobacco

18 – 85 Non-Tobacco

0 – 17 Juvenile

Minimum Face Amount

The overall product minimum face amount is \$5,000.

Guaranteed Interest Rate

A 4.0% 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 underwriting class, sex and issue age. No additional premiums are allowed after the initial single premium.

Policy fee

\$50

Cash Values

Based on 2001 CSO Mortality Table and Semi-Continuous Functions. Vary by underwriting class, sex and attained age.

Dividends

Dividends vary by sex, attained age and underwriting class and can:

- Buy paid-up additional insurance to

increase cash value and death benefit.

- Accrue interest that is then added to their dividend accumulation account.
- Be paid in cash.
- Withdrawals may be made from the values generated from dividends.

Loans

Loans up to the amount of the cash surrender value are available at any time. *Withdrawals of Legacy One guaranteed cash values are not allowed.*

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

(See Rider Guide for details.)

- Accelerated Death Benefit

Surrender Charges – None

Payment Modes

Annual

Beneficiary Settlement Options:

Life – Life and Period Certain

Joint Life – Joint Life Certain Period

Interest Only – Period Certain

Convenient Loan repayment plans – Repay on PAC or other mode.

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