



Legacy One

Plan Ahead for Final Expenses

Planning is an important part of life, especially when it comes to ensuring that your financial affairs are in order. Legacy One is a highly competitive, single premium, participating whole life policy that can accumulate cash on a tax-deferred basis, as well as give your family the protection of a guaranteed, income tax free death benefit to pay for final expenses. Legacy One can be effectively used with an attractive premium to accomplish this objective.

Situation: A female, non-tobacco, age 60, has \$10,000 in an interest bearing vehicle. She has saved this money for her final expenses.

Solution: The client can transfer \$4,813 from the interest bearing vehicle to purchase a Legacy One with a guaranteed death benefit of \$10,000, which can be used for final expenses. The remaining \$5,187 can be used for a different purpose.

Female: Age 60/Non-Tobacco | **Initial Face Amount:** \$10,000.00

Initial Premium: \$4,813.30 | **Premium Mode:** Single | **Dividend Option:** Paid-Up Additions

End of Year	Age	Annual Premium	Guaranteed		Non-Guaranteed		
			Cash Surrender Value	Death Benefit	Annual Dividend	Cash Surrender Value	Death Benefit
1	61	\$ 4,813	\$ 4,285	\$ 10,000	\$ 50	\$ 4,335	\$ 10,118
10	70	\$ 0	\$ 5,485	\$ 10,000	\$ 79	\$ 6,208	\$ 11,317
20	80	\$ 0	\$ 6,934	\$ 10,000	\$ 111	\$ 8,914	\$ 12,854
30	90	\$ 0	\$ 8,208	\$ 10,000	\$ 175	\$ 12,061	\$ 14,695
40	100	\$ 0	\$ 9,057	\$ 10,000	\$ 209	\$ 15,461	\$ 17,072

- Reposition your assets to make your money work harder for you.
- Provide your loved ones with the protection needed to ease the financial burden of death.

This is an illustration, not a contract. Version 4.67. This illustration is not intended to predict actual values. Guaranteed values are based on 4% interest rate offset by expenses and mortality charges. You should consult with a tax expert of your choice. The non-guaranteed policy elements are not to be construed as guarantees of amount to be paid in the future.

Loans and withdrawals of dividends are subject to income tax on a last-in/first-out basis, if issued, as it usually is, as a modified endowment contract (MEC). In addition, a 10% IRS penalty may be imposed on loans/withdrawal of dividend values prior to age 59-1/2.

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