



Legacy One

*When you want to leave them
more than your hobbies.*

See reverse side for illustration.

Legacy One

Legacy One is a highly competitive, single premium, participating whole life policy that can help policyowners increase the amount of money they leave their heirs while maintaining control of their money during their lifetime. With a single, one-time premium, policyowners can accumulate cash on a tax-deferred basis, as well as give their family the protection of a guaranteed, income tax free death benefit. At death, Legacy One transfers money to heirs cost-effectively and tax-efficiently. The death benefit is not subject to probate as long as the estate of the insured is not named as the beneficiary of the policy.

Policyholders enjoy:

- Life insurance protection.
- Access to cash throughout your lifetime, as well as the flexibility of using dividends to provide an income stream.*
- The death benefit passes income tax free to heirs.
- Tax-deferred growth of cash values.
- Income settlement options with guaranteed lifetime payouts.
- Potential dividend income or dividends that can be used to purchase paid-up additional insurance to maximize the benefit to heirs.

Legacy One is a Possible Alternative to:

- Interest-bearing vehicle
- Tax-deferred vehicle

Interest-bearing and tax-deferred vehicles may tie up funds for a pre-determined period of time and money removed before maturity may be subject to a penalty for early withdrawal. In addition, interest from an interest-bearing vehicle is often taxed when earned.

While a tax-deferred vehicle offers tax-deferred growth, the income accumulated is generally taxable to heirs and surrender charges may also be incurred. Legacy One offers tax-deferred growth; income tax free death benefit to heirs; loans and withdrawals of dividend values**, if desired, without surrender charges; and dividend income*, which may be used to increase insurance coverage, or for any use you choose.

* Though dividends are never guaranteed, MTL Insurance Company has a strong record of paying dividends for over 100 years.

** 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.

Legacy One: Hypothetical Illustration (Female)

Single Premium Whole Life Insurance

Female: Age 60/Non-Tobacco | Initial Face Amount: \$209,833.52

Single Premium: \$100,000.00 | 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	\$100,000	\$ 89,909	\$ 209,834	\$ 724	\$ 90,633	\$ 211,523
2	62	\$ 0	\$ 92,530	\$ 209,834	\$ 772	\$ 94,048	\$ 213,275
3	63	\$ 0	\$ 95,195	\$ 209,834	\$ 820	\$ 97,576	\$ 215,081
4	64	\$ 0	\$ 97,908	\$ 209,834	\$ 865	\$ 101,222	\$ 216,936
5	65	\$ 0	\$ 100,668	\$ 209,834	\$ 910	\$ 104,985	\$ 218,833
6	66	\$ 0	\$ 103,473	\$ 209,834	\$ 953	\$ 108,864	\$ 220,765
7	67	\$ 0	\$ 106,321	\$ 209,834	\$ 996	\$ 112,856	\$ 222,731
8	68	\$ 0	\$ 109,210	\$ 209,834	\$ 1,041	\$ 116,964	\$ 224,731
9	69	\$ 0	\$ 112,135	\$ 209,834	\$ 1,086	\$ 121,182	\$ 226,763
10	70	\$ 0	\$ 115,094	\$ 209,834	\$ 1,127	\$ 125,506	\$ 228,817
15	75	\$ 0	\$ 130,218	\$ 209,834	\$ 1,332	\$ 148,562	\$ 239,393
20	80	\$ 0	\$ 145,505	\$ 209,834	\$ 1,487	\$ 173,466	\$ 250,156
25	85	\$ 0	\$ 159,946	\$ 209,834	\$ 1,847	\$ 199,428	\$ 261,631
30	90	\$ 0	\$ 172,225	\$ 209,834	\$ 2,383	\$ 225,633	\$ 274,904

- Legacy One can be a good alternative to interest-bearing and tax-deferred vehicles.
- Legacy One can make your money work for you and your loved ones.

This is an illustration, not a contract. Version 4.71. 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.

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



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