

Make Economax your Choice with a Variety of Riders and Benefits

For additional flexibility and coverage, you can add a variety of riders and benefits to your Economax policy. To customize your policy, simply choose one or more of the following options:

- Accelerated Death Benefit
- Accidental Death Benefit
- Applicant Waiver of Premium Benefit
(provided there are no term or annual paid-up additional riders on the policy)
- Waiver of Premium 2- or 5-year Own Occupation
- Guaranteed Purchase Option
- 7- and 15-Year Term Riders *(Maximum amounts: primary insured, three times the base face amount and non-primary insurance, 10 times the base face amount)*
- Children's Insurance Rider
- Single Paid-Up Additional (PUA) Insurance Rider
- Annual Paid-Up Additional (PUA) Insurance Rider

If you are on a limited budget, but you want the permanent power of whole life insurance, then Economax may be your choice. To learn more about this blended life insurance product, contact your MTL Insurance Company representative.



MTL is "The Whole Life Company"®

EconoMAX
A BLEND FOR LIFE



The **Permanent Power**
of Whole Life

The **Cost-Saving Benefits**
of Term

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No. 1877 (1/09)

Base Policy Form No. 1BP

Economax, developed by MTL Insurance Company, is a blended insurance policy composed of approximately 30% whole life and 70% term. This combination can make Economax a useful choice for families and businesses on a limited budget who want the



permanent power of whole life coverage and the cost-saving benefits of term insurance. Economax's cost-effective, level premiums — payable to age 100 — can also

make it a useful alternative for anyone who currently owns term insurance and wants to begin to build cash values with whole life insurance.

Economax has the versatility to satisfy the needs of a variety of people and situations. It can be issued for ages 0 to 80. Policies mature at age 121. Economax is designed for both personal and business use. Uses include family and mortgage protection, cost-savings when establishing buy/sell agreements, estate conservation and liquidity, or as collateral for loans.

To further customize and enhance the value of an Economax policy, as a policyowner you can select from a variety of riders and benefits. For example, to cost-effectively increase the death benefit of a policy, you can add a 7- or 15-year term rider, increasing the policy's death benefit up to three times its base face amount. Or you can use the term riders to cover other family members up to 10 times the base face amount of the primary insured.

Economax's Initial Dividend Option: The Key to Value

Economax, like its name implies, offers exceptional asset protection at a lower cash outlay than traditional whole life insurance. How does Economax's blend of whole life and term insurance set it apart from traditional whole life or basic term? During the first year of an Economax plan, the full death benefit is guaranteed. After that time, Economax's Initial Dividend Option uses dividends to purchase a combination of one-year term insurance and paid-up additional insurance in an amount intended to maintain the first year's death benefit. Dividends, however, are never guaranteed. Thus, dividends and, therefore, the death benefit, may fluctuate.

“Economax is a useful choice for families and businesses on a limited budget.”



Economax
A BLEND FOR LIFE