

BENEFITS SUMMARY

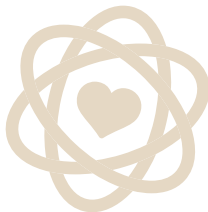
An overview of some of the benefits provided by Mutual Trust is summarized below. More in-depth information is provided to new team members at time of hire.



In addition to providing meaningful work, we are dedicated to providing meaningful benefit programs and services that help our employees navigate their work life and life style. Our programs are flexible and geared toward providing the peace of mind associated with good health, wellness, financial protection and retirement saving. We know our employees bring their whole and unique self to work, and we support that notion with flexible programs that address the diverse needs of our team and enrich their daily work experience.

Core Benefits Programs

- Medical/Prescription Coverage*
- Vision Coverage*
- Dental Coverage*
- Short-Term Disability
- Long-Term Disability
- 401(k) with Company Match (Traditional or Roth)*
- Health Savings Account with Company Match*
- Life Insurance



Voluntary Benefits Programs

- Supplemental Life Insurance**
- Dependent Life Insurance**
- Long Term Care Plan**
- Legal Insurance**
- Pet Insurance**
- Critical Illness Coverage**
- Medical Flexible Spending Accounts**
- Dependent Care Spending Accounts**
- Health Screening
- Team Charity Events
- Flu Shots



Additional Advantages

- Volunteer Time Match*
- Dinners-to-Go Program**
- Casual Jeans Days
- Wellness Activities and Programs
- Charitable Giving Match*
- Computer Purchase Assistance*
- Summer Hours
- Employee Referral Bonuses
- Employee Committees:
 - Social Squad Committee plans and executes various company-sponsored activities aimed at engaging, educating and entertaining employees
 - Total Life Committee focuses on charitable and wellness efforts for our employees and community



* Employee/Employer cost share

** Employee paid

All other benefits are paid for by the Employer.



A Pan-American Life Insurance Group Stock Company

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