



**Guaranteed Protection
Universal Life®**


Issued through

**THE PENN INSURANCE
AND ANNUITY COMPANY**

**You,
Stronger.**

Issued through

 **PennMutual.**



You've got that gene that makes you plan ahead. We love that.

You want to make sure your family or business is taken care of because it's the responsible thing to do. Guaranteed Protection Universal Life is permanent life insurance that provides guaranteed death benefit protection for what matters most.¹ That means less worry about the mortgage getting paid, funding a loved one's college education or helping your family live out their dreams in the future (in addition to taking care of the regular day-to-day stuff).

¹All guarantees are based on the claims-paying ability of the issuer.



Lifetime protection for them

Your policy's death benefit is guaranteed for life — and paid to your beneficiaries income-tax-free, without them having to wait for your estate to be settled.

A safety net for you

Your policy has the potential to accumulate a small amount of cash value that you can tap into in the event of an emergency. Accessing the cash value will affect your policy's death benefit, but if you ever need it, you'll be glad it's there.¹

¹Accessing cash value will reduce your policy death benefit and values, may result in certain fees and charges and may require additional premium payments to maintain coverage. Ask your financial professional for details on accessing your cash value, including how it might impact the coverage guarantees and situations when the values you access could be taxable. Always consult your tax advisor before accessing a policy's cash value.

Payment flexibility

You can choose the payment schedule that works best for you.

- Make fixed payments based on the amount and schedule you set — so there won't be any surprise increases.
- Pay up your policy early, which may help lower the overall cost in certain cases.
- Skip or delay payments, as long as your policy has enough cash value to cover the required payments.

Personalized protection, if you want it

If you're looking for more than what a basic policy provides, such as protection in the event of a serious illness, you can choose from a wide selection of optional benefits. Your financial professional can tell you about available built-in and optional riders, and help you decide which ones may make sense for you.

**You,
Stronger.**

Your financial professional is here to help you become financially stronger today, so you don't have to spend your time worrying about tomorrow.



About The Penn Mutual Life Insurance Company

Penn Mutual helps people become stronger. Our expertly crafted life insurance is vital to long-term financial health and strengthens people’s ability to enjoy every day. Working with our trusted network of financial professionals, we take the long view, building customized solutions for individuals, their families, and their businesses. Penn Mutual supports its financial professionals with retirement and investment services through its wholly owned subsidiary Hornor, Townsend & Kent, LLC, member FINRA/SIPC.

Visit Penn Mutual at www.pennmutual.com.



Disclosures

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Guaranteed Protection Universal Life (Policy form ICC18-PI-FL) is a universal life insurance policy offered by

The Penn Insurance and Annuity Company, a wholly owned subsidiary of The Penn Mutual Life Insurance Company. Policy form numbers vary by state. Product and features may not be available in all states. Required premiums must be paid to maintain lifetime coverage. This product is not offered in New York.

Optional riders and benefits (also known as coverage riders) may be subject to eligibility and underwriting requirements, additional premium requirements and/or minimum or maximum coverage amounts. Availability and rider provisions may vary by state.

Any reference to the taxation of life insurance products in this material is based on the issuing company’s understanding of current tax laws. The issuing company, its subsidiaries and its representatives do not provide tax or legal advice. Please consult your tax advisor regarding your personal situation.

This material is intended to provide an overview of the product or concept described. All information, including product features, availability, rates and other provisions is believed to be accurate as of December 2022 and is subject to change.

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