



**Protection  
Non-Convertible Term®**

Issued through


**THE PENN MUTUAL  
LIFE INSURANCE COMPANY**

In New York, issued through

**THE PENN INSURANCE  
AND ANNUITY COMPANY  
OF NEW YORK**

**You,  
Stronger.**

 PennMutual®



# Responsibility is easy when you have your ducks in a row. And it's clear you do.

It's true that the older you get, the more responsibilities you have. It's also true that you're the type of person who keeps family at the top of the list, no matter how long the list gets.

Protection Non-Convertible Term is an affordable life insurance product that protects your family for a period of 10, 15, 20 or 30 years. We know every situation is different, which is why we let you choose how long your protection lasts.

We've made it pretty simple and straightforward.

## Guaranteed protection for a set number of years

Do you pay a mortgage? Are you starting a family? Is your business taking off? Do you have existing life insurance but need to fill in some gaps? Asking yourself these questions can help you determine how much protection you need.

## Predictable payment amounts that won't change

Your payment amount won't increase during the policy period you select. For example, if you were to purchase a 30-year policy, your premium amount would stay exactly the same for 30 years.

## Customizable protection

If you're looking for more than what a basic policy provides 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.

## An income-tax-free death benefit for your beneficiaries

Your beneficiaries can count on receiving the death benefit, without waiting for your estate to settle. Now that has to make you feel good.

**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.**

**THE PENN MUTUAL  
LIFE INSURANCE COMPANY**

## 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](http://www.pennmutual.com).**



## Disclosures

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

Protection Non-Convertible Term (Policy form: ICC18-LT-N) is a term life insurance policy offered by The Penn Mutual Life Insurance Company in all states except New York. Policy form numbers vary by state. Product and features may not be available in all states. In New York, Protection Non-Convertible Term (Policy forms: PINY-LT-N-20 and PINY-LT-N-20-U) is offered by The Penn Insurance and Annuity Company of New York, a wholly owned subsidiary of The Penn Mutual Life Insurance Company.

Optional riders and benefits 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 companies' understanding of current tax laws. The issuing companies, their subsidiaries and their 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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