

A man in a dark suit and glasses is sitting on the edge of a wooden desk in an office. He is looking out a large window with white horizontal blinds. The office contains a computer monitor, keyboard, and a black office chair. To the right, there is a bookshelf filled with books. The overall atmosphere is professional and contemplative.

Partnering with us

**You,
Stronger.**

 **PennMutual.**

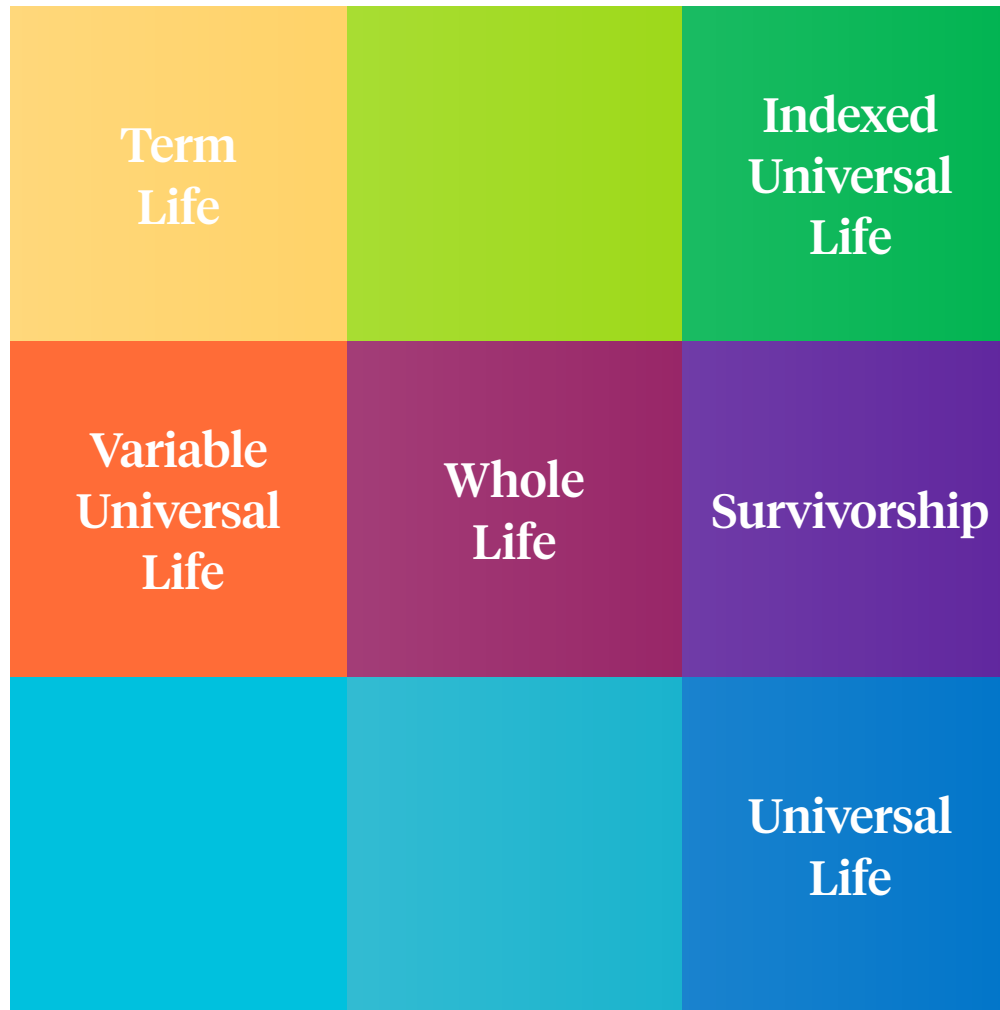
For financial professional use only.

Getting stronger all-around takes an all-around strong partner.

You don't just become a leader in life insurance overnight. We've climbed the ranks to where we are today because we've committed ourselves to helping individuals, families and businesses get stronger for more than 170 years.

As your trusted partner, we work hard to make sure you're successful and getting stronger, too. That's why we continue to innovate and explore new ways to differentiate ourselves in the industry. You want a partner that checks all the boxes, and we're happy to deliver.

We have a colorful spectrum of highly competitive life insurance products. The full rainbow, in fact.



Our suite of highly competitive life insurance products spans all major categories — and is backed by some of the industry's strongest accumulation and protection guarantees.

Our underwriting expertise and responsiveness are worth writing home about.

Our specialized team of underwriters averages more than 25 years of experience, takes a collaborative approach to every case and works hard to ensure timely decisions are made. While full attention is given to each and every case, our high-performing financial professionals receive priority underwriting.

The logo for ACE (Accelerated Client Experience) features the letters 'ACE' in a bold, black, sans-serif font, followed by a stylized arrow symbol consisting of three horizontal lines and a right-pointing arrowhead.

We've changed the game of how life insurance is purchased.

Our Accelerated Client Experience (ACE) is a breakthrough, all-digital way to issue policies from one place, allowing you to go from application to issue in as little as a few hours in some instances. And, no medical exams are required for cases that qualify for accelerated underwriting.

We put your needs first in this partnership.

You have a direct path to success. You can be confident in knowing you have immediate access to all of the tools and resources you need to succeed, such as:

**Regional
and national
support teams**

**A team of
advanced sales
specialists**

**You,
Stronger.**

**A series of
illustrated
sales concepts**

**Marketing
programs and
tools to grow
your business**






And, you can choose to partner with our nationally recognized broker-dealer and registered investment adviser (RIA), Hornor, Townsend & Kent, LLC (HTK). HTK offers personalized service, leading solutions and a flexible platform for growing your business.

You can be assured our
commitment to you
isn't built on four
strong pillars.
It's built on nine.



In our humble opinion, financial strength looks good on us.

Our ratings are worth 1,000 words. It's one thing for us to tell you how great we are, and it's another thing to hear it from the mouths of top industry rating organizations.¹

A+ Superior	Aa3 High Quality	A+ Strong	AA Very High Quality	93 Ranking
				
Ratings as of:				
April 2020	November 2020	November 2020	November 2020	Rolling

And, we're one of only 8 life/health insurers to maintain an A.M. Best rating of A or higher for over 90 years.

Our dividend action history speaks volumes. Although dividends are never guaranteed, we're happy to say we've been paying income-tax-free dividends to eligible whole life policyholders for our entire history. Not to mention, we have one of the strongest dividend action histories over the past 20 years.²

We live up to our mutual name. We're a leading mutual company with a longstanding history of proven financial strength. We keep our focus on long-term success, which is a big reason we're able to keep our promises to policyholders. At the same time, we remain nimble and can easily adapt to changing circumstances.

Visit Gateway at www.PennMutualGateway.com to learn more about the value of partnering with us and to locate your field office.



**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.



¹Ratings reflect rating agency assessment of Penn Mutual's financial strength and claims-paying ability and are subject to change. A.M. Best's A+ rating is the second highest of 15. Moody's Aa3 rating is the fourth highest of 21. Standard & Poor's A+ rating is the fifth highest of 22. Kroll's AA rating is the third highest of 22. For additional ratings information, please visit www.pennmutual.com.

²Dividend scale comparison to major competitors is based on information believed to be accurate as of November 2020. Past performance is not indicative of future results.

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

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