



Partnering with us

**You,
Stronger.**

 PennMutual.

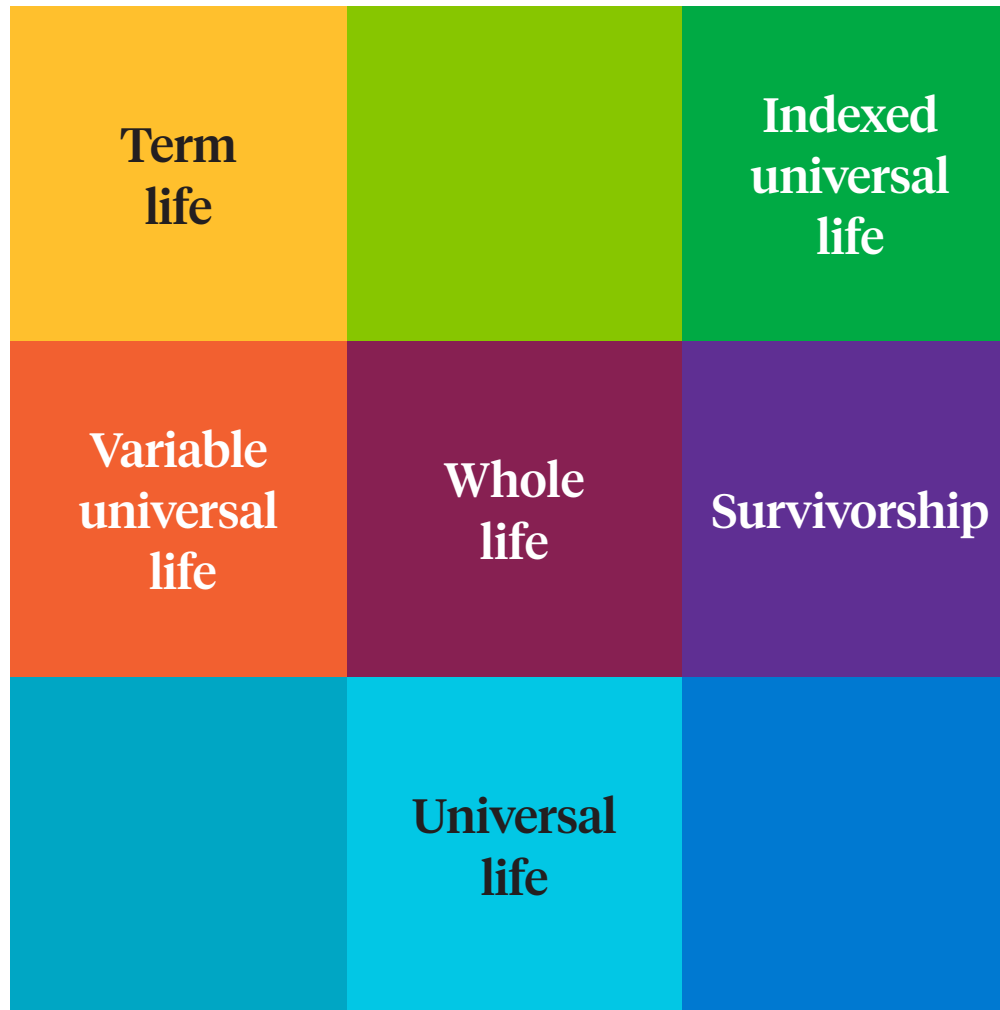
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Getting stronger all-around takes an all-around strong partner.

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 175 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.

Wealth management to support your path to success.

Honor, Townsend & Kent, LLC (HTK) is a wholly-owned subsidiary of Penn Mutual, and a broker-dealer and registered investment adviser that has been supporting independent financial professionals like you for more than 50 years. Grow your practice with the help of their personalized service, leading solutions and flexible platform.

Our digital life insurance buying process is a real game changer.

ACE is an all-digital way to issue policies from one place, taking you and your clients 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 support you like your business depends on it.

You'll have a direct path to success with our wide range of tools and resources, including:

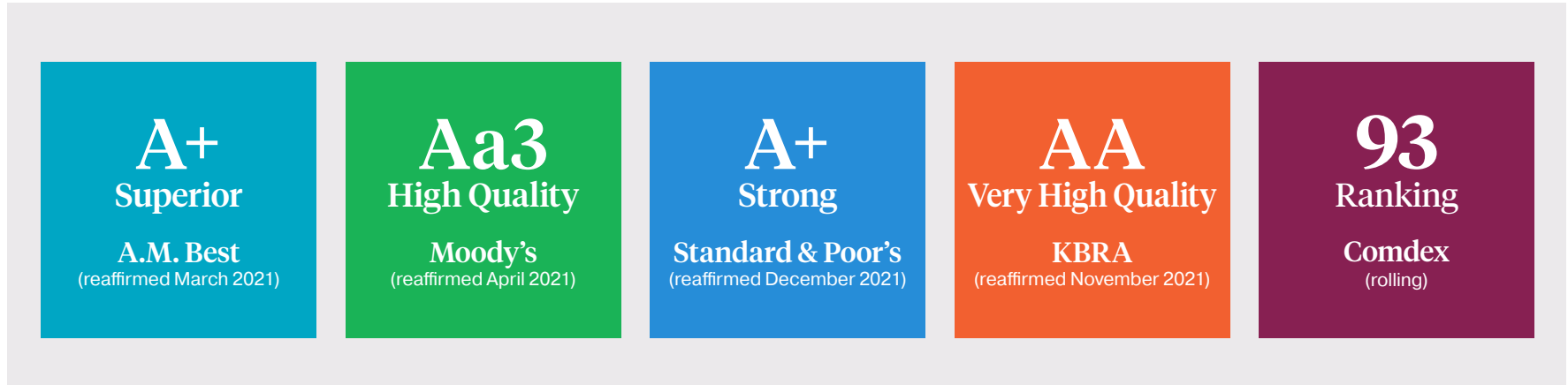


You can be assured our
commitment to you
isn't built on four
strong pillars.
It's built on nine.



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



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 PennMutualGateway.com to learn more about partnering with Penn Mutual. Click on "Contact Us" to connect with your local support team.



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 2021. 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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