

# You, Stronger.





**Certain financial benefits  
may accumulate over  
time. But the emotional  
ones kick in right away.**

You get stronger the minute you start  
working with Penn Mutual — armed with the  
knowledge and reassurance that you have  
a highly tailored insurance policy in place.



# Make our long history work for your immediate future.

For our entire history, we've worked on setting ourselves apart from the industry by creating customizable, individual life insurance policies for our clients. Never using a generic, one-size-fits-all approach to building someone's future. We consider ourselves specialists in a sea full of generalists.

It's this approach that's kept us in business since our founding in 1847. And it's knowing that we're helping generations of families feel the stability and confidence of a secure financial future that'll keep us going for another 170 years.

**THE PENN MUTUAL  
LIFE INSURANCE COMPANY**

# Why it can quite literally pay dividends to work with Penn Mutual.

## Our Financial Professionals

It takes a special kind of person to be a life insurance professional. We work with over 15,000 highly qualified professionals who help their clients build sound financial futures. They're the kind of people you'll want on your side — and in our opinion, the best in the business.

## Penn Mutual, Emphasis On Mutual

That means we're not owned by some anonymous stockholders. Instead, we're owned by policyholders. The same people trusting us with their financial aspirations. It's no wonder that everything we do is in their best interest.

## Online From Start To Finish

Get your policy in as quick as 24 hours with ACE, our contactless, all-digital way to make buying life insurance easy. In most cases, intrusive medical exams and tests aren't needed.

## Paying Dividends

Although never guaranteed, we're proud to say we've been paying income-tax-free dividends to eligible policyholders for more than 170 years. That's a whole lot of dividends.

## Industry Credentials

We don't want to talk ourselves up, but facts are facts. Penn Mutual has repeatedly earned some of the highest ratings for financial strength from the nation's top industry rating organizations.\*

\*Ratings reflect rating agency assessment of Penn Mutual's financial strength and claims-paying ability and are subject to change. A.M. Best (A+) Superior is the second highest of 15. Moody's (Aa3) High Quality is the fourth highest of 21. Standard and Poor's (A+) Strong is the fifth highest of 22. Kroll's (AA) Very High Quality is the third highest of 22. For additional ratings information please visit [www.pennmutual.com](http://www.pennmutual.com).

# There's no one-size-fits-all life insurance policy.

Whatever your financial needs, we have the customizable product to match.

## Protection for a Built-in Period of Time (Term Life)

Get the protection your family needs — exactly when they need it. Whether you have a mortgage, business expenses or education costs.

## Lifetime Protection Plus Cash Value for Emergencies (Universal Life)

All the affordable protection you need in life plus the potential to accumulate cash value for life's emergencies.<sup>1</sup>

## Guaranteed Lifetime Protection and Cash Value Accumulation (Whole Life)

Guaranteed protection and predictable long-term cash value accumulation that can help you pass wealth onto your family, your favorite charity or your business.

## Protection Plus the Potential Strong Cash Value Accumulation without Investing (Indexed Universal Life)

Get the protection you and your family need plus the potential for significant cash value accumulation you can use for funding your children or grandchildren's education, helping them start businesses or live comfortably — without the risks of investing.

## Protection Plus Unlimited Cash Value Accumulation Potential for Those Comfortable with the Risks of Investing (Variable Universal Life)

All the protection you need plus the potential to build substantial cash value through market investments that you can use for retirement, creating wealth for your family or passing onto future generations.

<sup>1</sup>Accessing cash value will reduce your policy death benefit and values and may result in certain fees and charges. Loans will nullify the no-lapse guarantee. You can reinstate the policy no-lapse guarantee by repaying outstanding loans. Ask your financial professional for additional information about accessing your cash value, including certain circumstances under which the values you access could be taxable. You should always consult your tax advisor prior to accessing policy cash value.





## 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.**

Any reference to the taxation of the 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 2020 and is subject to change.