

Good things come to those who wait. And to those who don't.

Single Premium Immediate Annuity is a tax-efficient tool to help you draw income from your retirement savings without having to wait before you begin accessing your income. Because, really, who wants to put life on hold?



Your financial professional can tell you more about the ways a Single Premium Immediate Annuity can help you meet your retirement income goals, so you can start getting stronger today.

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Here's everything you'll get:

Guaranteed income for life

Annuities are the only retirement products that provide guaranteed income for life — for you, or you and someone else.¹

Income protected from loss

When we say your income is guaranteed, we really mean it. Your income is protected from the risk of market losses.

Immediate income

When you make your one-time annuity payment, you'll start receiving your fixed income payouts right away.²

Income payouts your way

You can choose to receive income for life or for a specified period of time. And, several income options provide a feature to help lessen the impact of inflation on your income.³ Your financial professional can tell you more about all of your income payout options.

Death benefit

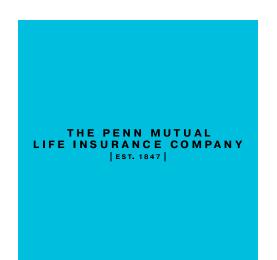
We offer income options that include death benefits, such as allowing a joint owner or beneficiary to continue receiving income, or paying a probate-free lump sum to your named beneficiaries. Ask your financial professional for details.

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

²Single Premium Immediate Annuity is a single-payment product. No additional payments are permitted once the annuity is issued. The single payment must be a minimum of \$10,000. Your financial professional can advise you of the maximum payment permitted at the time you purchase your annuity.

³The Cost of Living Adjustment (COLA) benefit is available with non-qualified contracts only.



About The Penn Mutual Life Insurance Company

For over 175 years, Penn Mutual has empowered individuals, families and businesses on the journey to achieve their financial goals. Through our partnership with Financial Professionals across the U.S., we help instill the confidence and reliability that comes from a stronger financial future.

Penn Mutual and its affiliates offer a comprehensive suite of competitive products and services to meet the unique needs of Financial Professionals and their clients, including life insurance, annuities, wealth management and institutional asset management. To learn more, including current financial strength ratings, visit pennmutual.com.





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Single Premium Immediate Annuity (Policy form numbers A-80, A-81, A-82, A-83, A-84 and AC80) is a single payment immediate annuity offered by The Penn Mutual Life Insurance Company. Policy form numbers vary by product and state. Products and features may not be available in all states. This product is not offered in New York.

Any reference to the taxation of annuity products in this material is based on the issuer's understanding of current tax laws. The issuer and its representatives do not provide tax or legal advice. For specific questions about your personal situation, you should consult your tax advisor.

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, 2024 and is subject to change.

Not FDIC or NCUA Insured	No Bank or Credit Union Guarantee
Not a Deposit	Not Insured by Any Federal Government Agency