



GUARANTEED
WHOLE **LIFE**SM

GUARANTEED WHOLE LIFESM

**For Today, Tomorrow
and Beyond**



FOCUS ON THEIR FUTURE...

When you purchase a Guaranteed Whole LifeSM insurance policy, the policy's death benefit can help your family:

- Maintain their lifestyle
- Stay in the home they love
- Finish their education
- Achieve lifetime goals.

...AND YOURS

Since your policy accumulates tax-deferred cash value you can access at any time—for any reason—you don't need to put off your dreams to protect theirs.¹ Use your cash value to:

- Build a comfortable retirement
- Pay a loved one's college costs
- Cover emergency expenses
- Grow a business
- Follow your dreams.

LIVE MORE, WORRY LESS

KNOW PROTECTION IS IN PLACE

Your policy's income-tax-free death benefit is guaranteed for life, and immediately accessible to your beneficiaries—so they can continue on without any disruptions. For added peace of mind your policy also includes built-in features that let you access a portion of your death benefit if you become chronically or terminally ill.² And, you can elect to meet other protection needs for your family or business.³

To learn more about the protection options, visit www.PennMutual.com/GWL-Options.

REAP THE BENEFITS OF BEING A PENN MUTUAL POLICYHOLDER

As a Guaranteed Whole Life policyholder, you're eligible to receive additional cash value at the end of the year through non-guaranteed dividends. Ask your adviser about all the ways you can use your dividends.



Penn Mutual has consistently paid dividends to eligible policyholders since 1847.

To learn more about what Guaranteed Whole Life can do for you and your family, please contact your adviser.

ABOUT THE PENN MUTUAL LIFE INSURANCE COMPANY

Penn Mutual is committed to helping people live life with confidence. At the heart of this purpose is the belief that life insurance is central to a sound financial plan. Through our network of trusted advisers, we are dedicated to helping individuals, families and businesses achieve their dreams. Penn Mutual supports its advisers with retirement and investment services through its wholly owned subsidiary Hornor, Townsend & Kent, LLC, member FINRA/SIPC. **Visit Penn Mutual at www.pennmutual.com.**



ACCELERATED BENEFIT – CHRONIC ILLNESS RIDER DISCLOSURE FOR CALIFORNIA RESIDENTS: The Chronic Illness Accelerated Benefit Rider is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This rider does not provide long-term care insurance subject to California long-term care insurance law. This rider is not a California Partnership for Long-Term Care program policy. This rider is not a Medicare supplement policy. An Accelerated Benefit Payment (ABP) is the actual benefit paid by the Chronic Illness Accelerated Benefit Rider and is subject to the ABP limits in the contract. The benefits provided by long-term care insurance are not the same as those provided by the Chronic Illness Accelerated Benefit Rider. The Chronic Illness Accelerated Benefit Rider requires a licensed health care practitioner to certify that continuous care in an eligible facility or at home is expected to be required for the remainder of the insured's life when the insured has a Chronic Illness, whereas long-term care insurance does not generally have this requirement. The rider also does not restrict how the policy owner can use the Accelerated Benefit Payments, whereas long-term care insurance will generally require proof of expenses incurred. The Chronic Illness Accelerated Benefit Rider pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state or local tax consequences resulting from payment of Accelerated Benefit Payments (ABPs) will depend on the specific facts and circumstances, and consequently, advice and guidance should be obtained from a personal tax advisor prior to the receipt of any ABPs. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABP is paid.

¹Accessing cash value through policy loans or withdrawals will reduce your policy death benefit and values and may result in certain fees and charges and require additional premium payments. Ask your adviser for additional information about accessing your cash value, including the potential impact on coverage guarantees and certain circumstances under which the values you access could be taxable. You should always consult your tax professional prior to accessing policy cash value.

²**CA RESIDENTS:** Please read the disclosure above for additional information regarding the Accelerated Death Benefit Rider and the Chronic Illness Accelerated Benefit Rider.

³Guaranteed Whole Life's built-in and optional features (known as coverage riders) may be subject to eligibility and underwriting requirements, additional premium requirements and/or minimum or maximum coverage amounts. Availability and provisions may vary by state.

All guarantees are based on the claims paying ability of the issuer provided required premiums are paid. Guaranteed Whole Life (ICC18-TL) is a whole life insurance policy offered by The Penn Mutual Life Insurance Company. Policy form number may vary by state. Product and features may not be available in all states.

Any reference to the taxation of life insurance products in this material is based on Penn Mutual's understanding of current tax laws. Penn Mutual and its representatives do not provide tax or legal advice. Please consult a qualified professional regarding your personal situation.

For more information about Guaranteed Whole Life, please contact your adviser.

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