

Protection Universal Life<sup>SM</sup>

Issued through

THE PENN INSURANCE  
AND ANNUITY COMPANY



You,  
Stronger.

# Their future is all the motivation you need.

We know how important it is that your family or business is taken care of in the future—that's why we're in the life insurance business. Protection Universal Life is permanent life insurance that provides affordable protection, so you can worry less about the mortgage getting paid, funding a loved one's college education or ensuring your family can continue to build the life they've always wanted (in addition to taking care of the regular day-to-day stuff) if you're not there.

**You,  
Stronger.**

**Your financial professional is here to help you become financially stronger today, so you can worry less about tomorrow.**

## Guaranteed protection for them

Working with your financial professional, you can customize your policy based on your budget and the number of years of guaranteed death benefit protection you want—up to age 100.<sup>1</sup> Your policy's death benefit is paid to your beneficiaries income-tax-free—without having to wait for your estate to be settled.

## A safety net for you

Your policy may accumulate some cash value you can tap into in the event of an emergency. And, beginning in policy year 11, you'll get a guaranteed annual boost to enhance your cash value growth.<sup>2</sup> Although accessing your cash value will affect the policy's death benefit, you'll be glad to know it's there if you ever need it.<sup>3</sup>

## Payment flexibility

You can choose the payment schedule that works best for you. You can even skip or delay payments, as long as your policy has enough cash value to cover the required policy charges.

## Personalized protection, if you want it

If you're looking for more than what a basic policy provides, such as protection in the event of a serious illness, you can choose from a wide selection of optional benefits. Your financial professional can tell you about available built-in and optional riders, and help you decide which ones may make sense for you.

<sup>1</sup>All guarantees are based on the claims-paying ability of the issuer.

<sup>2</sup>Starting in policy year 11, your policy will receive a guaranteed Policy Value Enhancement (PVE). The PVE, which is credited in monthly increments, boosts your policy cash value by 0.25% annually. The PVE does not apply to policy loan values.

<sup>3</sup>Accessing cash value will reduce your policy death benefit and values, may result in certain fees and charges and may require additional premium payments to maintain coverage. Ask your financial professional 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 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.**

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Optional riders and benefits may be subject to eligibility and underwriting requirements, additional premium requirements and/or minimum or maximum coverage amounts. Availability and rider provisions may vary by state.

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